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MORTOMLEY'S ESTATE.

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A Novel.

BY

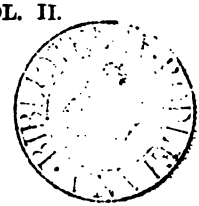
MRS. RIDDELL,

AUTHOR OF

"GEORGE GEITH," "TOO MUCH ALONE," "HOME, SWEET HOME,"
"THE EARL'S PROMISE," ETC. ETC.

IN THREE VOLUMES.

VOL. II.



LONDON:

TINSLEY BROTHERS, 8, CATHERINE STREET, STRAND.

1874.

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251. b. 805.

PRINTED BY TAYLOR AND CO.,
LITTLE QUEEN STREET, LINCOLN'S INN FIELDS.

TO

Emma Martin,

OF

WADESMILL, HERTS,

THIS STORY IS DEDICATED,

AS A TOKEN OF THE AUTHOR'S RESPECT AND AFFECTION.

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MORTOMLEY'S ESTATE.

CHAPTER I.

MR. FORDE AT HOMEWOOD.

Said Mrs. Mortomley to Lenore,

"Run away, love, I do not want you here. I am busy."

"Shall I take her?" asked Rupert, seeing a little trouble in the child's eyes, a pucker about the corners of her mouth.

"Thank you, yes," answered Dolly; and so, without leave-taking of any kind, the little girl and Rupert departed through one of the French windows already mentioned.

"Should you like to go to the Forest with me?" he asked, when they turned the gable of the house and were sauntering across the side

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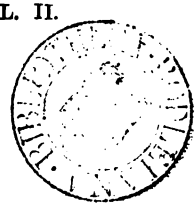

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"Who was that went out just now?" inquired Mr. Forde.

"Our manager, sir."

"Fetch him back. I want him."

Mr. Hankins went rapidly enough to the outer gate, and passed into the road, where he saw Lang turning a not remote corner.

Hearing the gate slam, Lang looked round and would have paused, but Hankins made him a sign to proceed. Then Hankins, having hurried to the corner, took up a position which commanded a good view of his friend's retreating figure; and it was only when Lang was out of sight that he retraced his steps to the door where, as he expected, Mr. Forde was waiting for him.

"I couldn't overtake him, sir," he said, panting a little as if he had made mighty efforts to do so.

"Humph!" exclaimed Mr. Forde; "I'll be bound I could have overtaken him."

"I don't think you could, sir."

"And who asked you to think, pray?" inquired Mr. Forde.

"No one, sir. I beg your pardon; I won't do it again."

Mr. Forde looked at the man to see if he was making game of him, but there was not a suspicion of a smile on Mr. Hankins' self-sufficient face.

"And who are you, sir?" inquired Mr. Forde, in the tone of a man who meant, "Now don't try to trifle with me or it will be the worse for you."

"Oh! I am foreman here," answered Mr. Hankins.

When he repeated this conversation afterwards, which he did many and many a time to admiring and appreciative audiences, he stated that when Mr. Forde began to "sir" him, he said to himself, "If you are going to get up it's time I got down, as the Irishman said when his pony got his foot in the stirrup."

"This seems a remarkably well-conducted business," observed Mr. Forde with a sneer.

"Well, I don't think it is what it once was," admitted Mr. Hankins with a touching modesty. "We do what we can, but since

the governor's health has taken to failing, I am free to confess our colours ain't what they used to be."

And Mr. Hankins picked up a leaf and began to chew the stalk in a manner calculated to inspire confidence in his companion's bosom.

"Your colours are not what they used to be, then?" remarked Mr. Forde, imagining he was leading the man on.

"No, they ain't, sir. Not a day passes but we have a complaint or returns or a deuce of a row about the change in quality. And things were never like that when the governor was at his best. Ay, it was a bad day for Homewood when he quitted his old connection and took up with new people."

Now Mr. Forde believed this remark referred to Mr. Mortomley's new customers, and Mr. Kleinwort having by this time approached the pair, drew by a look his attention to the conversation.

"You don't think the new people so good as the old, then," he said, italicizing the observation for Mr. Kleinwort's benefit with a wink.

"I can't say for the people," answered Mr. Hankins. "It's the goods I'm speaking about. We never used to have our materials from any but tip-top houses, Marshalls, Humphries, and the like, but of late the governor has dealt at some place in Thames Street, and of all the rot that ever I saw theirs is the worst. I have often told the governor he ought not to ask any man to take in the rubbish, but somehow or another he ain't what he used to be, and there is no use in talking sense to him."

With a very red face Mr. Forde turned and walked through the factory all by himself, while Kleinwort, who enjoyed and appreciated the position as only a foreigner could, continued to discourse with Mr. Hankins, asking him about the value of the stock, the cost of the plant, whether the trade could not be extended almost indefinitely, whether he was aware of the nature of Mr. Mortomley's illness and so forth, until Mr. Forde, who soon grew weary of his fruitless search after the concealed treasure, shouted in his most strident tones,

"What is the good of talking to that fool, Kleinwort? Let us be getting back again."

And he strode through the postern door into the laurel walk without waiting for Mrs. Mortomley, who stood leaning against a desk in the office as they passed through.

"I will follow you in a moment," she said to Mr. Kleinwort, who, all smiles and politeness, made way hat in hand for her to precede him; then, as the foreigner passed out through one of the arches into the pleasant, peaceful-looking garden, she turned to Hankins, and saying, "Get me some water—quick," fell back in a faint so suddenly that the man had barely time to prevent her dropping to the floor.

"By jingo, she's as light as a feather!" exclaimed Mr. Hankins, and the remark as he uttered it almost attained the dignity of an affidavit.

As it happened there stood on the desk a water-bath used for copying letters. The contents of this sprinkled not too carefully over Dolly, brought her back to consciousness more rapidly than might have been expected, but she could not stand alone for a minute or so,

during which time she supported herself by clinging to the office stool.

"Are you better, ma'am?" asked Hankins anxiously. He had beheld his own wife, when he or worldly affairs did not do according to her mind, taken with a "turn;" but he had never seen a woman's face look like Mrs. Mortomley's before.

"Yes, yes, thank you, I am well," she said. "And if you believe me," continued Mr. Hankins, addressing a select assemblage of his mates, "she walked straight out of that office and across the court like a man blind, it is true, but still straight with a sort of run, and shut the door after her, and locked it; and that a woman, who looked like a corpse, and was as near being one as she'll ever be, till she's laid in her coffin. I wish I had pitched it heavier into Forde. I would if I had 'ave known she was going to turn up in that way."

Meantime, Mr. Forde was back in the drawing-room pishing and pshawing at the furniture and effects, and Mr. Kleinwort was walking

about the lawn feeling, spite of his anxiety, almost a childish pleasure in treading the velvet turf, in looking at the flowers which were still blooming luxuriantly.

To him came Mrs. Mortomley.

"Ah! dear madame," he said, "this thing must not be; such a place, such a plant, such a business. You think and see what can be done to prevent so great misfortune. You have but to tell Bertram Kleinwort what to do, and he will strive his best to fulfil."

It might have had its effect once, but Dolly, like her husband, was now too ill to temporize.

"This must end," she said, "for good or for evil; I say we can strive no more. We are tired—so tired of pouring water into a sieve."

"You will not like bankruptcy," he answered.

"We must take our chance," she said, and then they re-entered the house.

"Had not we better see those men," asked Mr. Forde of his friend.

"Well, yes," agreed Mr. Kleinwort.

"Shall I tell them to come to you," asked Mrs. Mortomley, but Mr. Forde put her aside.

"I will go and find them myself," he answered, evidently under the impression they were apocryphal creatures conjured up for the occasion.

Mrs. Mortomley sat down again. For five minutes—five blessed minutes she imagined Messrs. Forde and Kleinwort were going to pay out the men, and rid Homewood of their presence. Then romance gave way to reality, and she heard Mr. Kleinwort ask,

"Well, what is your say now?"

"Stop," answered Mr. Forde, drawing on his gloves.

"You say that?"

"Yes, but," turning to Mrs. Mortomley, "your lawyer must not take the order out; ours shall. There is no objection, I suppose?"

"I suppose not," she answered.

"If you leave the matter with us, we will not oppose," he observed.

"That will be a great relief to my husband," she said. "He did not think any one else would."

"Well, well, we shall not, I am sure," was the unlooked-for reply. "You shall hear from me to-morrow.

"Thank you," was Dolly's humble answer.

"Good day. I hope we shall all have better times hereafter," and he held out his hand.

"Good day, madame," added Kleinwort, dropping a little behind. "Your dear husband must make health, and, you madame, I shall trust ere long time, to see red and not white. You must not mind Forde," he said, almost in a whisper. "He is rough, he is, that is why I comed; but good—so good when you get under his crust."

Mrs. Mortomley put her cold hand in Kleinwort's as she had put it into that of Forde, and said good-bye to the one man as she had said it to the other, with a wintry smile.

So they parted. Never—for ever did she see either of the two again.

Meantime, they drove back to London together in silence—silence broken only once.

"What are you doing, Kleinwort; why don't you speak?" asked Mr. Forde.

"I am thinking—thinking, my friend," was the reply.

"Then I wish to Heaven you would not think," said the unfortunate manager. "It is deucedly unpleasant, you know."

"You are so what you call droll," observed Mr. Kleinwort with cheerful calmness.

An Englishman must be artificially iced before he can ever hope to attain to a foreigner's degree of coolness.

CHAPTER II.

KLEINWORT AND CO. IN CONSULTATION.

DROWNING men catch at straws. It is not the fault of the straws that they fail to save, and assuredly it is not the fault of the drowning men that they carry the straws to destruction with them.

The General Chemical Company on that Friday evening when Mr. Kleinwort was asked to bring his persuasive powers to bear on the recusant family at Homewood, chanced to be in precisely the state of a drowning man making frantic clutches at safety, and Mr. Forde's worst enemy might have pitied him had he understood all Mr. Mortomley's "going" meant to the manager of St. Vedast Wharf.

He had driven out to Homewood vowing that Mortomley, willing or unwilling, should not stop, and it was only when he found affairs had passed beyond his control, that he began to think whether there was no way out of the difficulty.

Like an inspiration the idea of keeping the whole thing quiet, of hoodwinking his directors, and of holding the ball still at his feet, occurred to him.

He had to do with fools, and he humoured them according to their folly, and indeed the notion of suggesting the substitution of the Company's solicitor for the solicitor of Mr. Mortomley amounted almost to a stroke of genius.

To Kleinwort there was a certain humour in the idea of first gibbeting a man as a rogue, and then treating him as a simpleton. It was a feat the German performed mentally every day, but then he kept the affair secret between himself and his brains. He did not possess the frankness of that "so droll Forde," and the tactics of his friend tickled him extremely.

And yet, truth to say, Mrs. Mortomley was

not so supreme an idiot as the autocrat of St. Vedast's Wharf imagined.

She had her misgivings, which Rupert pooh-poohed, declaring that peace was well purchased at so small a price, and that for such a purpose one lawyer was quite as good as another.

"Still, I should like to speak to Archie's solicitor about it," she persisted.

"That is what you cannot do, for he is out of town," answered the young man; "and very fortunate that he is, for if you went to him and he went to Forde there would only be another row, and the whole affair perhaps knocked on the head again."

"I thought no one could prevent Archie petitioning," she remarked.

"Neither can any one," was the reply; "but it might be made confoundedly unpleasant for him after he had petitioned."

Which all sounded very well, and was possibly very true, but it failed to satisfy Dolly.

Sleep had not for many a long month previously been a constant visitor at Homewood, and whenever Mrs. Mortomley awoke, which

she did twenty times through that night, the vexed question of Mr. Benning's interposition recurred to her.

Look at it in whatever light she would, her mind misgave her. If it made no difference in the end, if it were no advantage to the Chemical Company, she could not understand the object of so strange a proposal. Rupert had indeed explained the matter by saying, "Forde wanted the thing kept quiet;" but then why should the thing be kept quiet. In whose interests and for whose benefit was it that such secrecy had to be maintained. Pestered as her husband had been with demands for money, with writs, and with sheriff's officers and their men, it seemed to Mrs. Mortomley that all the world must already be acquainted with the position of their affairs.

"What can the object be they have in view?" she asked over and over again whilst she lay thinking—thinking through the long dark hours. "How I wish Mr. Leigh were in town?" And then all at once she bethought her that within a walk of Homewood there

resided a gentleman with whose family she had some slight acquaintance, and who chanced himself to be a solicitor.

This fact had been stamped on Dolly's mind by hearing of the unearthly hours at which even in the dead of winter he was in the habit of breakfasting so as to admit of his reaching his offices, situated somewhere at the west, by nine o'clock.

"I will ask him, and be guided by his reply," she decided, and accordingly she rose at cock-crow and, dressing herself in all haste, went across the fields, along the lanes to that sweet residence the lawyer prized so much, and of which he saw so little.

She met him at his own gate, and asked permission to walk a little way with him towards the station. "She wanted to ask only one question," she said, "but it was necessary to preface that by a little explanation."

In as few words as sufficed for the purpose—and Heaven knows very few suffice to tell a man is ruined—Mrs. Mortomley laid the state of the case before her acquaintance.

"Will it make any difference to my husband if Mr. Benning applies to the Bankruptcy Court instead of Mr. Leigh?" she finished by inquiring.

"None whatever," was the unhesitating reply.

"You are certain?" she persisted.

"Yes; I cannot see why it should alter his position or injure him in the slightest degree."

"Does it not strike you as a very extraordinary proposition?"

"Well, yes," he agreed, "but no doubt it will be desirable for Mr. Mortomley to raise no obstacle against their wishes. It is always advantageous for a man to have a large creditor on his side."

"Mr. Halling says they want to keep the affair quiet," she went on. "Why should they want that, and how should employing their own solicitor enable them to do it?"

"I can only conjecture," was the answer, "that they desire the extent of their own loss not to be made public, and by employing their

own solicitor they will manage to keep the application out of the papers."

"I am very, very much obliged to you," she said as they shook hands.

"Not at all," he replied. "Command me at any time if I can be of service to you," and they parted; but she had not retraced a dozen steps before he ran after her and said,

"I think, Mrs. Mortomley, were I in your place I should see Mr. Leigh whenever he returns to town."

Which in all human probability Mrs. Mortomley would have done without his recommendation. Nevertheless, the hint was kindly meant, as his previous opinion, spoken by an utterly honourable man, had been honestly given.

Upon the whole, however, I am not quite sure, seeing what one sees, whether honourable men and thoroughly conscientious lawyers are exactly the fittest people to help and counsel those who have reached the crises of their lives.

Through the years to come, at all events, Dolly carried a certain agonised memory of

that morning walk, and the consequences her adviser's words ensured to her and hers.

It was a fine September morning, the last fine morning that month held in the especial year to which I refer. Had she been able to shake an instinctive dread off her mind, she would, escaping for the hour from the sight of sickness and the haunting feeling of men in possession, have thoroughly enjoyed the calm landscape, the long stretches of country across which her eyes, wearied though they were with night watching, could roam freely. To right and to left lay the flat rich Essex lands on which cattle were browsing peacefully, whilst at no great distance were patches and pieces of woodland left still to tell Epping once was more than a near neighbour to all the hamlets that formerly nestled under its leafy shadows, and which are now becoming part and parcel of the Great Babylon itself. In the distance she beheld dark masses of foliage standing out darkly against the sky, showing that there the monarchs of the forest still held the axe and the lords of the soil at defiance,

whilst ever and anon the light, rapid feet tripping along field-paths, bordered by grass still wet and heavy with dew, passed close by some stately park over which the silence and peace of riches seemed brooding.

But as matters stood, the fresh morning air and the silence and the peace conferred upon other people by the riches possessed by them brought little balm to Dolly.

She had been told there was but one course for her to pursue, and she had pursued it. She had been told it would lead to such comfort as was now an utter stranger at Homewood, but she did not feel satisfied on that point.

A woman's instincts are always keener than her reason, and by instinct Dolly vaguely comprehended there were dangers and difficulties ahead. Sunken rocks and treacherous sandbanks, of which the amateur pilots who advised the management of the business craft knew nothing.

And yet she felt any sacrifice which could rid the house of its late, and present, unwelcome guests would be worth making. In the centre

of a great field she stood still clasping her hands above her head and breathed a luxurious sigh of relief at the idea of having Homewood to herself and family once more.

"Without those dreadful creatures," she said quite aloud, and then she gave her fancy wing and planned a course of papering, painting, and white-washing after their departure, as she might have done had fever or cholera taken up its abode for a time in the house.

Which was perhaps ungrateful in Mrs. Mortomley, seeing the obnoxious visitors had tried to respect her feelings in every possible manner—kept themselves as much out of sight as possible—smoked their pipes so as to give the smallest amount of annoyance—offered such assistance as their physical and mental habits of laziness rendered available when Cook and Jane departed, and said to each other, they had never seen a "house go on so regular under similar circumstances as Homewood, nor a lady who took it all so quiet as the mistress of that establishment."

And this was true. No one connected

with Homewood "took it so quiet" as Mrs. Mortomley.

I have a fancy that on those who turn the bravest and brightest face to misfortune, the evil presence leaves the most permanent marks of its passage. I think oftentimes while the face wreathes itself with smiles, the cruel foot-prints are impressing themselves on the heart.

Whether this be so or not, it is quite certain that although Dolly never once, never showed through all that weary campaign a sign of the white feather, the whole thing was to her as the single drop torture.

It wore in upon her nature, it made a deep rugged channel through her soul. And she was powerless to act. When Mortomley consented at Mr. Forde's bidding to "go on" after he himself had decided to stop, when Dolly consented that Mr. Benning should step into the shoes of their own solicitor, they virtually threw up their cards and gave the game to their adversaries.

Not less did Samson, when he confided to

the keeping of a woman the secret of his strength, dream of the dungeon and the tormentors than did Mortomley and his wife, when they so blindly surrendered their future, dream of the misery and poverty in store.

And yet Dolly had a prevision that evil must ensue. Well, not even the gift of second sight can avert a man's doom when the hour draws near, but it may help him to meet it bravely.

Mrs. Mortomley herself often thought that vague dread and uneasiness which oppressed her when all things seemed going as they wished, prepared her in some sort for the future she was called upon to encounter.

Could she have been present at an interview which a couple of hours later took place in Mr. Kleinwort's offices she would have faintly comprehended how he and his friends wished to liquidate Mortomley's estate.

They desired to get the whole matter into their own hands, and "keep it quiet," but when the pros and cons of how this could be managed came to be discussed, unforeseen difficulties arose at each stage of the conversation.

"You had better be trustee," said Mr. Forde, turning to Henry Werner, who for reasons best known to himself and Kleinwort and Co., had been requested to grace the interview.

"What the devil should I be trustee for?" asked that amiable individual. "The man does not owe me sixpence."

"All the better for you," was the reply, whereat all the rest of those present laughed. At such times laughter does go round, and it certainly was not unlike the sound of "thorns crackling under a pot."

"And all the better for us and those others, the rest of the creditors, because you must be so much disinterested," added Kleinwort, in his caressing manner, laying a fat and insinuating hand on Mr. Werner's shoulder.

Mr. Werner shook it off as if it had been a toad.

"Don't be a fool, Kleinwort. You know I am not going to be trustee to any estate in which the General Chemical Company is interested. And if that Company had no interest in Mortomley, I still should refuse to take part

in the matter. I have known Mrs. Mortomley ever since her marriage, and I would have nothing to do with anything in which she is concerned directly or indirectly. Between her and my own wife, and you and the other creditors, I should lead a nice life. I thank you very much, but I do not see it at all."

"That is all very fine," remarked Mr. Forde, "considering it was through you I knew this Mortomley, and through him we are all let into this hole."

"If you happen to have made a mistake about either statement," observed Mr. Werner, "you can correct it in a few days. I am in no hurry."

The manager opened his mouth to reply, but thinking better of the matter shut it again. Whilst Mr. Benning who had been surveying the trio with an expression of the most impartial distrust, said sharply,

"Come, gentlemen, defer the settlement of your differences to some more suitable opportunity. I cannot stay here all day whilst you discuss extraneous matters. Whom shall we propose for trustee?"

"Hadn't we better have Nelson," suggested Mr. Forde, with a quick glance at Mr. Kleinwort.

"Who is Nelson," asked Mr. Werner.

"One of our clerks; don't you remember?" answered the manager deprecatingly.

"Hadn't you better recommend the nearest crossing-sweeper?" commented Mr. Werner. "He would do quite as well, and perhaps be considered far more respectable."

"You come here, Forde. I know the very person. I want to tell you. Just not for more than one second;" and with that Mr. Kleinwort, with an apologetic smile to his other visitors, drew Mr. Forde out of the office, and whispered a considerable amount of diplomatic advice in his ear while they stood together on the landing.

"I cannot think it is a good thing for you to appear as Mortomley's solicitor in this, Benning," said Mr. Werner when he and that gentleman were left alone.

"I do not see any way in which it can be a bad thing for me," was the calm reply. "Of course I shall keep myself safe."

"I am sure you will do that so long as you are able," argued Mr. Werner. "The question is can you keep your employers safe?"

"I shall do the best in my power, of course, for Mr. Mortomley," answered Mr. Benning.

"Because if there should be any bother about the matter hereafter," continued Mr. Werner, as coolly as if the lawyer had not spoken, "it may be deuced awkward for the St. Vedast Wharf folks—and—and—some other people."

"I do not imagine there will be any bother," said Mr. Benning.

"There is no help for it if you allow Kleinwort to dictate to you."

"I do not intend to allow him to dictate to me," was the reply.

"It was such folly the pair starting off to Homewood yesterday evening and setting Mrs. Mortomley's mane up at once."

"I do not attach much importance to that, but still I am surprised at Kleinwort committing such a mistake; a man who thinks himself so confoundedly clever, too."

"He is clever; he is the cleverest man I know," commented Mr. Werner.

"I dare say he is," agreed Mr. Benning; "but you remember those who live longest see most of the game, and some one, I doubt not, will live to know how many trumps our little friend really holds."

Mr. Werner laughed—not pleasantly.

"You try to see the cards of all other men, Benning, but you do not show your own."

"I have none to show," was the reply. "A man in my position cannot afford to play at pitch and toss with fortune. Great gains and great losses, great risks and great successes I am forced to leave to—well, say Kleinwort. His name is as good as that of any other man with which to finish the sentence."

"And yet to look at his office," began Mr. Werner.

Mr. Benning had been in it a dozen times before, and knew every article it contained. Nevertheless, he apparently accepted his companion's remark as an invitation to have still another glance, and his eyes wandered slowly

and thoughtfully over every object in the room.

When he had quite finished his scrutiny, he said,

"You are quite right. To look around his office, Mr. Kleinwort ought never to have had a transaction with the General Chemical Company, and if I had any young client in whom I was interested, I should advise him never to have a transaction with Mr. Kleinwort."

"Indeed, you are mistaken," remarked Mr. Werner eagerly. "I never meant to imply anything of the kind."

"Oh! indeed," replied the lawyer. "Well, it does not signify, but I thought you did."

"I never do attempt conversation with any one of these fellows but I have reason to repent it," Mr. Werner observed thoughtfully to himself, and there was a considerable amount of truth in the remark. Conversation in the City, if a man have anything to conceal, is about as safe and pleasant an exercise as walking through a field set with spring guns.

Kleinwort's *pour-parler* kept him safe enough,

skirting with pleasant phrases and apparently foolish devices round and about dangerous ground, but Werner did not chance to be quite so great a rogue as his friend, and he certainly regarded life and its successes much more seriously, though not more earnestly, than the man who was good enough to "make use of England."

Upon the whole Mr. Werner felt relieved that before Mr. Benning could take up his parable again the door opened, and Messrs. Forde and Kleinwort reappeared, the latter exclaiming,

"We have got him now; the right man for the right place; Duncombe, you know Duncombe."

"I cannot say that I do," answered Mr. Benning, while Henry Werner, with an impatient "Pshaw," turned on his heel, and walked to the window, against the panes of which a fine drizzling rain was beginning to beat.

"It seems to me, sir," began Mr. Forde irritably, "that as you are unwilling to make

any suggestion yourself, you might find some better employment than objecting to the suggestions of others."

"That is enough," was the reply. "Manage the affair after your own lights, and see where they will ultimately land you."

"Who is Duncombe?" inquired Mr. Benning.

"A most respectable man; A1, sir," explained Mr. Forde. "The London representative of Fleck, Handley and Company, whose works are at Oldbury, Staffordshire."

"Oh!" said Mr. Benning. He was beginning to recollect something about Fleck, Handley and Co., and their London representative also.

"A large firm in a large way," continued Mr. Forde. "They have extensive transactions with the G. C. C. Limited."

"Which fact in itself is a proof of respectability and solvency," added Werner with his bitter tongue.

"Ah! but they are not accountants," commented Mr. Benning, affecting unconsciousness

of the sneer. "And we must have an accountant, or we shall meet with no end of difficulty. The position of affairs, as I understand it, is this: Mr. Mortomley is either unable to go on or else wishes to stop. The result is the same, let the cause be which it may. He wishes the affair kept quiet or some of his creditors do. To effect this object he wishes me to act for him in the matter. Now, if I am to do so effectually, it is needful for us to have a trustee about whose *bona fides* there can be no question. It is not enough for us that a man is a very honest fellow or useful or expedient. We must have some one with a known name accustomed to this sort of work. It is perfect waste of time racking our brains to think which Dick or Tom or Harry will answer our purpose best. We can have no Dick or Tom or Harry. This is not a small affair, and the Court will require some responsible man to take the management of such an estate."

"There is no estate to manage," interposed Mr. Forde. "The whole thing has been muddled away, or made away with."

"If that be your real opinion, the whole thing had better go into bankruptcy at once," said Mr. Benning.

"No—no—no—no, not at all; by no means, no," exclaimed Mr. Kleinwort as the lawyer rose as if intending to depart. "That must not be. I, Kleinwort, say no. Forde is rash —rash. He knows not what is good or best. He talks beyond the mark."

"Come, Forde, reckon up your respectable acquaintances, and tell us the name of the blackest sheep you know amongst the accountant tribe," suggested Mr. Werner. "Your experience has been large enough, Heaven knows."

"Will you stop jeering or not?" asked Mr. Forde. "Considering Mr. Mortomley is your bosom friend, I think the way you talk of this matter scarcely decent."

"Nay," answered Mr. Werner. "Mortomley has been your bosom friend it seems to me. Certainly, had he asked my advice a few years ago, we four would not have had the arrangement of his destiny to-day. And as for bosom

friends," he added in a lower tone, "a business man has none, and no friends either for that matter. Such luxuries are not for us."

"Do, for heaven's sake, let us keep to the matter in hand," exclaimed Mr. Benning. "Will you name an accountant or shall I?"

The manager looked at Mr. Kleinwort, and then once again the German led his, so good friend, out of the room.

Mr. Benning watched the pair till the door closed behind them, and then turning to Mr. Werner, said,

"Will you allow me to ask you one question? How does it happen so astute a man as you has anything to do with St. Vedast Wharf?"

"Trade, like poverty, makes one acquainted with strange bedfellows," was the reply.

"That is very true; but why are you mixing yourself up with this man Mortomley?"

Mr. Werner paused a moment before he answered, and a dull red streak appeared on each side his face, while he hesitated about his answer.

Then he looked his interlocutor straight in the eyes and said,

"Because I want to keep Forde at St. Vedast Wharf for another twelvemonth."

Mr. Benning, between his teeth, gave vent to a low but most unlawyer-like whistle.

"That's it, is it," he commented.

"That is it," agreed Mr. Werner.

"And Kleinwort ditto?" said the lawyer, inquiringly.

"So far as I know," was the reply.

Then observed Mr. Benning,

"I am infinitely obliged by your frankness. I could not see my way before, but I think I can discern daylight now."

"It must be through a very dark tunnel then," remarked Mr. Werner bitterly.

"We must keep Mortomley's business moving."

"That is what Kleinwort says, but I confess I do not see how it is to be done."

"Where there is a will there is always a way," was the calm rejoinder. "Well, gentlemen," he added, as Mr. Kleinwort returned leading his friend with him. "Have you found a suitable man; because if not, I must."

"Yes, yes," answered Kleinwort irritably, for he and Mr. Forde had been arguing a little hotly over the trustee question. "Do you happen to know one very good man, one true dear Christian who makes long prayers, and has snow hair hanging loose, and wears a white neckhandkerchief so pure and faultless—"

"What is his name?" interrupted Mr. Benning.

"Asherill," answered Mr. Forde.

"You mean the old humbug in Salisbury House I suppose," commented Mr. Benning, after a moment's pause. "Well, I don't know but that he might serve our purpose as well as any one if he will undertake the business. But you know, in spite of its sheep's clothing, what a cunning old wolf it is. He understands it behoves him to be careful, and he is. Give him a straightforward case, however small, and he is satisfied.

"He will strip the debtor clean as a whistle, and then sympathize with the creditors over the depravity of debtors in general, and that especial sinner of a debtor in particular. But

take any estate to him, no matter how large the liquidation of which *may* subsequently be called in question, and he says, even while his mouth is watering for the *bonne bouche*,

"'No, no, thank you, my dear kind friend, very much, but I have my prejudices, foolish no doubt, but insurmountable. Other men have not those prejudices, and will do your work better—far better. Thank you so very, very much. Good-bye. God bless you.'"

It was not in Kleinwort—who always loved hearing one Englishmen ridicule or anathematize another—to refrain from laughing at the foregoing sentence which the lawyer delivered with a solemn pomposity Mr. Asherill himself might have envied, and even Mr. Werner smiled at the imitation. But Mr. Forde, who could never see a joke unless he chanced to be easy in his mind, which of late was an event of infrequent occurrence, looked upon Kleinwort's merriment as unseemly, and telling him not to be an ass, took up the broken thread of conversation by remarking,

"I do not think Asherill will make any

objection in this case. In the first place there is nothing doubtful about the transaction, and in the second place Mr. Samuel Witney, who is—in religion—a friend of his, and who has often done him a good turn, happens to be one of our directors."

"I should not feel inclined to place much dependence on either fact," said Mr. Benning. "But as I suppose you understand your own business—let us try Asherill. I have to attend a meeting of creditors, and shall not be able to see him to-day; but you," turning to Messrs. Kleinwort and Werner, "had better do so, and take a note from me at the same time."

"I have got my own business to attend to," remarked Mr. Werner.

"And so have I in most good truth," echoed Kleinwort piteously.

"Well, attend to your own and Mortomley's also for to-day. After that I promise you shall be troubled no more about Mortomley or his estate." So spoke Mr. Benning, and his words recommended themselves to Henry Werner.

"On that understanding," he said, "I will do what you wish."

"I must stay here till twelve," pleaded Kleinwort. "After that, any time, anywhere."

"I will be here at quarter past twelve;" and having made this appointment, Mr. Werner bade good morning to the lawyer and the manager, and ran down the stone stairs leading from Kleinwort's office as if the plague had been after him.

"There is nothing more to say I suppose," nervously suggested Mr. Forde as the lawyer buttoned up his coat, and requested the loan of an umbrella.

"We are going to have a nasty day," he remarked. "I will send the umbrella back directly I get to my place. No. I don't think there is anything more to say. I understand the position, and hope everything may go on satisfactorily."

Mr. Forde buttoned up his coat, walked to the window, looked out at the sky, which was by this time leaden, and at the rain, which had begun to come down in good earnest. Then he grasped his umbrella, and after saying, "I shall wait at the wharf till I see you,

Kleinwort," heaved a weary sigh and departed likewise.

"My dear, dear friend, how I should like to keep you waiting there for me, for ever," soliloquised Kleinwort, in his native tongue, which was a very cruel speech, inasmuch as if Mr. Forde had any strong belief, it was a faith in Kleinwort's personal attachment to himself.

In moments of confidence indeed he had told those far-seeing friends whose confidence in the German was of that description which objects to trust a man out of its sight, "I dare say he is a little thief, but I am quite sure of one thing; he may swindle other people, but he will never let in ME." A touching proof of the simplicity some persons are able to retain in spite of their knowledge of the wickedness of their fellow-creatures. Faith is perhaps the worst commodity with which to set up in business in the City, since it is so seldom justified by works.

When Mr. Werner returned to keep his appointment he found Mr. Kleinwort, his coat off, a huge cigar in his mouth, busily engaged in writing letters.

"Just one, two minutes," he said, "then I am yours to command. Sit down."

"No; thank you. I will wait for you outside. I wonder what you think I am made of if you expect me to breathe in this atmosphere."

And he walked on to the landing, where Kleinwort soon joined him.

"I must have some brandy," remarked that gentleman. "I am worn out, exhausted, faint. Look at me," and he held up his hands, which were shaking, and pointed to his cheeks, which were livid.

Mr. Werner did look at him, though with little apparent pleasure in the operation.

"Have what you want, then," he said. "Can't you get it there?" and he pointed to a place on the opposite side of the street where bottles were ranged conspicuously against the window-glass.

"There! My good Werner, of what are your thoughts made? The spirits there sold are so bad no water was never no worse."

"I should not have thought you a judge of

the quality of any water except soda-water," answered Werner grimly.

"Ah!" was the reply; "but you are English. You have inherited nothing good, imaginative, poetic, from your father's fatherland."

"If by that you mean I have no knowledge of the quality of every tap in the metropolis, you are right, and, what is more, I do not want to have anything to do with poetry or imagination if either assumes that particular development."

"We put all those things on one side for an instant," suggested Kleinwort, making a sudden dive into a tavern which occupied a non-conspicuous position in an alley through which they were passing, leaving Werner standing on the pavement wet as a brook from the torrents of rain that were at last coming down as if a second deluge had commenced.

When Kleinwort reappeared, which he did almost immediately, his cheeks had resumed their natural hue, and the hand which grasped his umbrella was steady enough.

"If I drank as much as you," commented Mr. Werner, "I should go mad."

"And if I drank as you so little I should go mad," was the answer. "You have got in your lovely English some vulgar saying about meat and poison."

"Yes, and you will have something which is called *delirium tremens* one of these days if you do not mind what you are about."

"Shall I? No, I think not. When the engine has not need to work no longer, it will be that I lower the steam. Some day, some blessed day, I shall return to mine own land to there take mine ease."

"I wish to God you had never left it," muttered Henry Werner, and it was after the exchange of these amenities that the pair ascended to the offices of Asherill and Swanland, Salisbury House.

CHAPTER III.

MR. DEAN AND HIS FUTURE RELATIVES.

It was quite dark by the time Mr. Swanland's clerks reached Homewood on the rainy Saturday in question.

In the first place they lost their train by about half a minute, which was not of much consequence as another started in less than half an hour afterwards, but Mr. Bailey chose to lose his temper, and exchanged some pleasant words first with a porter who shut the door in his face, and afterwards with a burly policeman big enough to have carried the little clerk off in his arms like a baby.

The young gentlemen, engaged at a few shillings a week to perform liquidation drudgery

in Messrs. Asherill and Swanland's offices, were so accustomed to regard the members of their firm as autocrats that they affected the airs of autocrats themselves when out of the presence chamber, and were consequently indignant if the outer world, happily ignorant of the nature of accountants, treated them as if they were very ordinary mortals indeed.

Having nothing to do for half an hour save kick their heels in that dingy, dirty, fusty, comfortless hall which the Great Eastern Railway Company generously offers for the use of the travellers on its line who repair to London Street, Mr. Bailey improved the occasion by delivering a series of orations on the folly of that old sinner Asherill, who detained them talking humbug till they lost the train, and having eased his feelings so far, he next proceeded to relieve them further by anathematizing Mortomley, who chose Saturday of all days in the week, and that Saturday of all Saturdays in the year, to take up his residence in Queer Street.

"I won't stand it," finished Mr. Bailey, while

his eyes wandered over that cheerful expanse of country which greets the traveller who journeys by train from London to Stratford, as he nears the latter station. "I'll give them notice on Monday. They could not get on without me. I'd like to know where they could possibly find a man able to work as I can who would put up with such treatment. On Monday I will give them a piece of my mind they won't relish as much as they will their cut of roast beef to-morrow."

Which was all very well, but as Mr. Bailey had been in the habit of making the same statement about once a fortnight upon an average, since liquidation came into fashion, his companion attached less importance to it than might otherwise have been the case.

"What a day it has turned out!" was all the comment he made.

"Yes, and they are at home safe and snug before this, or on their way to it. Well, it is of no use talking."

"I wonder if we shall have far to walk," said the junior, whose name was Merle.

"Miles no doubt," answered Mr. Bailey, "and get drenched to the skin. But what do they care! We are not flesh and blood to them. We are only pounds shillings and pence."

Which was indeed a very true remark, although it emanated from Mr. Bailey. Had he been aware how exactly his words defined his employers' feelings, he would not perhaps have been so ready to give utterance to them.

As matters stood, he grumbled on until they were turned out in the drenching rain to get from Leytonstone Station to Whip's Cross as best they could. Green Grove Lane was still leafy, and flowers bloomed gaily in the railway gardens, and Leytonstone church stood in its graveyard a picturesque object in the landscape, and there was a great peace about that quiet country station with its level crossing and air of utter repose which might have been pleasant to some people.

But it did not prove agreeable to Mr. Bailey. A soaking rain. An indefinite goal.

An unknown amount of work to be got through!

Very comprehensively and concisely Mr. Bailey read a short commination service over Mr. Mortomley and his affairs, whilst he and Merle stood on the down platform waiting the departure of the train ere crossing the line.

He had got his directions from the station master, and they did not agree with those issued at head-quarters.

"He should have gone to Snaresbrook. That was the nearest point, but, however, he could not miss his way. It was straight as an arrow after he get to the 'Green Man,' still keeping main road to the left."

Which instructions he followed so implicitly that the pair found themselves finally at Leyton Green.

From thence they had to make their way back into the Newmarket Road, and as that way lay along darksome lanes under the shade of arching trees, through patches of Epping Forest, while all the time the rain continued to pour down, steadily and determinedly, it may

be imagined how much Mr. Bailey was enamoured of Mortomley and his estate by the time the two clerks reached Homewood.

But once within the portals of that place, circumstances put on a more cheerful aspect. A bright fire blazed in the old-fashioned hall, glimpses were caught of well lighted and comfortably furnished rooms. Rupert, with a rare civility, addressed them with a polite hope that they were not very wet, and Mrs. Mortomley, after reading Mr. Swanland's note, sent to inquire if they would not like some tea.

With which, Mr. Bailey having readily responded in the affirmative, they were provided presently. Rupert in the meantime having recommended half a glass of brandy, which Merle gulped down thankfully, and Mr. Bailey sipped sullenly, angry a whole one had not been advised.

When the dining-room door was shut, and the pair had made an onslaught on the cold fowl and ham sent in with tea for their delectation, Merle remarked,

"What a stunning place, ain't it!"

"Ay, it is a snug crib enough," replied the other, who had already beheld wreck and ruin wrought in much finer abodes.

"They don't seem a bad sort," observed Merle, who, being young to the business, still thought a bankrupt might be a gentleman, and who moreover was not a tip-top swell like Bailey, whose father rented a house at fifty pounds a year, and only let off the first floor in order to make the two obstinate ends meet.

"What do you mean?" inquired Bailey.

"Why, asking us to have tea and all that," was the innocent answer.

"Pooh!" replied his companion. "Why, it is all over now. They don't know it, but the whole place belongs to us, I mean to our governors. The tea is ours, and the bread and butter and the ham, and not this fowl alone, but every hen and chicken on the premises. Hand me over the loaf, I am as hungry as a hunter."

Had little Mrs. Mortomley understood matters at that moment as she understood them afterwards, she would, hospitable as was her

disposition, have turned those two nice young clerks out into the weather, and told them to make up their accounts in the Works or Thames Street, as they should never enter the house at Homewood so long as she remained in it.

But she did not understand, and accordingly after tea the making out of the liabilities proceeded under Rupert's superintendence, Mrs. Mortomley's presence being occasionally required when any question connected with her own department had to be answered.

"I do not see why these debts should be put down," said Dolly at last. "Of course, all household liabilities I shall defray out of my own money."

"No, you won't," replied Rupert brusquely. "You will want every penny of your money for yourself, or I am much mistaken."

At length Mr. Bailey bethought him of asking Rupert about the return trains, and finding that the last was due in three quarters of an hour, stated that as it seemed impossible the work could be finished then, he and Merle

would be down at about eight o'clock on Monday morning.

Having given which promise he went out into the night, followed by his junior, and Homewood was shortly after shut up, and every member of the household, tired out with the events of the day, went early to bed, and woke the next morning with a sense of rest and ease as strange as it proved transitory.

In the afternoon Mr. Dean called and asked specially for Mrs. Mortomley, and when Dolly went down to him, she found that he wished to tell her in his own formal way that the idea of Miss Halling, his promised wife, the future mistress of Elm Park remaining in a house where bailiffs were unhappily located, had troubled and was troubling him exceedingly. Of course, he felt every sympathy for Mrs. Mortomley in her sad position, and for Mr. Mortomley in his present unfortunate circumstances, but—

"In a word," broke in Dolly, "you want Antonia to leave Homewood and go to your sister. That is it, is it not, Mr. Dean? Of

course I can make no objection, and when affairs are arranged here she can return to be married from her uncle's house."

For a moment Mr. Dean was touched. He saw Dolly believed matters would be so arranged that Homewood should still belong to Mortomley, and that she offered hospitality to a woman she cordially disliked on this supposition. And he thought it rather nice of the little woman, whose face he could not avoid noticing was very white and pinched, though she carried the trouble lightly, and, in his opinion, with almost unbecoming indifference. But Mr. Dean quickly recovered his balance. These people were paupers. Great heavens! literally paupers, except for the few thousands left of Mrs. Mortomley's fortune. They might ask him to lend them money. Presuming upon their relationship to Miss Halling, they might even expect to be asked to stay at his house—at Elm Park—a gentleman's mansion, across the threshold of which no bankrupt's foot had ever passed. At the bare idea of such com plications, Mr. Dean turned hot and cold alternately.

He had done much for these Mortomley people already. He had broke the news of the impending catastrophe to Mr. Forde, and after that act of weakness what might they not expect in the future!

When Mr. Dean thought of this he felt horrified at the possible consequences resulting from his extraordinary amiability. Indeed, he felt so horrified that dismay for a minute or two tied his tongue, and it was Dolly who at last broke the silence. Leaning back in an easy-chair, her thin white hands clasped together, her eyes too large and bright, but still looking happy and restful, she said, "I should like very much, Mr. Dean, to know where your thoughts are wandering?"

Mr. Dean, thus aroused, answered with a diplomatic truthfulness which afterwards amazed himself.

"I was thinking of you and Mr. Mortomley, and Miss Halling and myself."

"Yes?" Dolly said inquiringly. There had been a time when she would have remarked all four were interesting subjects, but on that

especial Sunday she was a different woman from the Mrs. Mortomley of Mr. Dean's earlier recollection.

"To a lady possessed of your powers of observation," began Mr. Dean, "I need scarcely remark that difficulties might arise were Miss Halling to take up even a temporary abode with my sister, and therefore—"

"I comprehend what you mean, and I know why you hesitate," said Mrs. Mortomley, as her visitor paused and cast about how to finish his sentence, "but I really do not see what can be done. I am afraid," she added, with a pucker of her forehead, which had latterly grown habitual when she was troubled or perplexed. "Antonia would not like my Aunt Celia. My aunt is goodness itself, but a very little eccentric. Still, if she understood the position—"

"I hope you do not think me capable of adding to your anxiety at such a time as this," interposed Mr. Dean pompously.

All unconsciously Mrs. Mortomley had managed to offend his dignity as she had never offended it before when she suggested the idea

of quartering the future mistress of Elm Park on a spinster living upon an extremely limited income in some remote wilds.

"I should not for a moment entertain the idea of asking any of your relations or friends to receive the lady whom I hope soon to call my wife. I have anxiously considered the whole matter, and after mature deliberation have arrived at the conclusion that Mr. Rupert Halling is the only relative with whom Miss Halling can now with propriety reside until she gives me the right to take her to Elm Park."

"You propose then that Rupert shall leave Homewood also," said Mrs. Mortomley. She wore a shawl thrown over her shoulders, for the rain had made her feel chilly, and Mr. Dean did not notice that under it she clasped both hands tightly across her heart as she spoke.

"With that view," he answered, "I took suitable apartments yesterday in the immediate vicinity of his studio.

"I did not know he had a studio," she remarked.

"With commendable prudence and foresight he secured one a couple of months back in the neighbourhood of the Regent's Park."

"And it was there I suppose he painted that picture he sold for twenty pounds."

"Twenty guineas," amended Mr. Dean. "A friend of mine did pay him that very handsome amount for a sketch of a little girl which the purchaser imagined bore some resemblance to a deceased daughter of his own."

"His model being Lenore, doubtless."

"I should say most probably."

Dolly did not answer. She sat for a minute or two looking out at the leaves littering the lawn, at the sodden earth, at the late blooming flowers beaten almost into the earth by reason of the violence of the rain—then she said,

"And so they, Antonia and Rupert, go to those lodgings you spoke of?"

"Yes, on Tuesday next, if Miss Halling can complete her preparations in the time."

"Rats leave a sinking ship," murmured Mrs. Mortomley to herself.

"I beg your pardon," observed Mr. Dean, not catching the drift of her pleasant sentence.

"I said," explained Dolly, speaking very slowly and distinctly, "that rats leave a sinking ship. So the story goes at all events, and I, for one, see no reason to doubt its truthfulness. If you think of it, what more natural than that they should go. They are detestable creatures in prosperity. Why should they alter their natures in adversity?"

"I am very stupid I fear," said Mr. Dean; "but I confess I fail to see the drift of your remark."

"I can make it plain enough," she retorted. "Here are a man and a woman who must have starved unless we or you had provided them with the necessaries of life. It was not very pleasant for me to have Antonia Halling here, but she has had the best we could give her; and never a cross look or grudging word to mar her enjoyment of the good things of this life—things she prizes very highly.

"As for Rupert, he has been treated by my husband as a brother or a son. We made no

difference between them and Lenore, except that I have denied my child what she wanted sometimes, and they have never been denied.

"And the end of it all is that when my husband's affairs go wrong, they leave us, and allow a stranger to break the tidings. That is why I call them rats, Mr. Dean—your *fiancée* and her brother. I am sure heaven made Antonia Halling a helpmate—meet for you—for she is as selfish, as worldly, as calculating, and as cold as even Mr. Dean, of Elm Park."

Having finished which explicit speech, Dolly rose and gathered her shawl more closely about her figure, bowed, and would have left the room had Mr. Dean not hindered her departure.

"Mrs. Mortomley," he said, "I can make allowances for a lady placed as you are; but I beg leave to say you are utterly mistaken in your estimate of me."

"I am not mistaken," she replied. "I understand you better than you understand yourself. Do you think I cannot see to the bottom of so shallow a stream? Do you imagine for a moment I fail to understand, that last Thursday

night you turned the question over and over in your mind as to whether you could give up Antonia Halling when I made you understand the position of her uncle's affairs? You have decided and rightly you cannot give her up. No jury would hold the non-success of a relation a sufficient reason for jilting a woman.

"And I really believe Antonia is so thoroughly alive to her own interests that she would take the matter into court. Good-bye, Mr. Dean. You and your future wife are a representative couple."

"What an awful woman," said Mr. Dean, addressing himself after her departure. "I declare," he added, speaking to Rupert, who immediately after entered the room, "I would not marry Mrs. Mortomley if she had twenty thousand a year."

"How rare it is to find two people so unanimous in opinion," remarked Rupert with a sneer. He did not like Mr. Dean at the best of times, and at that moment he had a grudge against him, because he knew it was Mr. Dean who must have told Mr. Forde about that

twenty guineas for a sketch of the small Lenore. "I am sure poor mistaken Dolly would not marry you if you settled fifty thousand per annum on her. But what has she been saying to cause such vehement expression of opinion?"

"She says you and your sister are rats; that you have eaten of the best in the ship, and leave it now it is sinking."

"Upon my honour I am afraid Mrs. Mortomley is right," was the reply. "Hers is a view of the question which did not strike me before; but it is not open to dispute. Still what would the dear little soul have one do? Stay with the vessel till it disappears? If she speak the word, I for one am willing to do so."

"I hoped to hear common sense from one member of this household at all events," was Mr. Dean's reply, uttered loftily and contemptuously.

"So you would from me if I were not in love with my aunt," Rupert answered tranquilly. "More or less, less sometimes than more, I have always been in love with Dolly. She

is not pretty, except occasionally, and she can be very disagreeable; and she is some years older than myself; and she is an adept at spending money; and upon the whole she is not what the world considers a desirable wife for a struggling man. But she has—to use a very vulgar expression—pluck, and by Jove if I live to be a hundred, I shall never see a woman I admire so thoroughly as my uncle's wife. But this is sentimental," Mr. Halling proceeded. "And I stifle it at the command of common sense. On Tuesday I leave Homewood for those desirable apartments in which you wish me to play propriety to the future lady of The Elms."

Through the rain Mr. Dean drove away foaming with rage. Could he have lived his time over again, no Miss Halling would ever have been asked to grace his abode. No young person, with a vagabond brother in a velvet suit, should ever have been mistress of The Elms.

But Mrs. Mortomley had put the case in a nutshell. He must marry Antonia, though

Mortomley were bankrupt ten thousand times over.

And Antonia knew it, and under the roof which had sheltered her for so many a long night, she returned thanks for the fact to whatever deity she actually worshipped.

It is not for me to state what god hers chanced to be, but certainly it was not that One of whom Christians speak reverently.

CHAPTER IV.

PREVISION.

ALONG the front and one end of the house at Homewood ran a wide low verandah, over which trailed masses of clematis, clustres of roses, long sprays of honeysuckle, and delicate branches of jasmine. In the summer and autumn so thick was the foliage, hanging in festoons from the tops of the light iron pillars depending from the fretwork which formed the arches, that the verandah was converted into a shaded bower, the sunbeams only reaching it through a tracery of leaves.

Up and down under the shelter of this verandah, Rupert paced impatiently for a few minutes after Mr. Dean's departure, the sound

of the rain pouring on the roof making a suitable accompaniment to thoughts that were about the most anxious the young man's mind had ever held.

Now that the step had been taken and the die cast, liquidation assumed a different aspect to that it had worn when viewed from a distance. Something he could not have defined in the manner of the two clerks filled him with a vague uneasiness, whilst Mr. Dean's determination that his *fiancée* should be exposed no longer to the contaminating associations of Homewood annoyed him beyond expression. True, for some time previously he had been drifting away from his uncle. Whilst Dolly thought he was assisting her husband and still devoting himself to the town business, he was really working for many hours a week in his new painting-room, which he reached by taking advantage of that funny little railway between Stratford and Victoria Park, which connects the Great Eastern and the North London lines.

He had never entered the offices of the

General Chemical Company since the day when he opened his lips to warn his uncle of the probable consequences of that weakness which induced him to struggle on long after he ought to have stopped. He very rarely honoured the Thames Street Warehouse with his presence, and he never interfered in the business unless Mortomley asked him to arrange a disputed account or call upon the representative of some country house who might chance when in town to take up his quarters at a West-end hotel.

Nevertheless, he did not like the idea of cutting himself utterly adrift from his relatives. Homewood had been home to him, more truly home than his father's house ever proved. Spite of all the anxiety of the later time, his residence under Mortomley's roof had been a happy period. He liked his uncle and his wife, and the little Lenore, and—well there was no use in looking back—the happy days were gone and past, and he must look out for himself. He could not afford to quarrel with Mr. Dean, and Dolly's bitter speech still rankled in his memory, but yet he had not

meant to give up Homewood entirely, and Mr. Dean must have blundered in some way to leave such an impression on Mrs. Mortomley's mind.

"I will have it out with her at once," he decided, and he threw away his cigar, girt up his loins for the coming struggle, and re-entered the house.

He found Dolly in the library writing a letter. When he entered, she raised her head to see who it was, but immediately and without remark resumed her occupation.

There was a bright red spot flaming on each cheek, and a dangerous sparkle in her eyes, which assured Rupert the air was not yet clear, and that the storm might come round again at any moment.

But he knew the sooner they commenced their quarrel the more speedily it would be over, and so plunged into the matter at once.

"Dolly, what have you been doing to Mr. Dean? He has gone off looking as black as a thunder-cloud."

"I have been giving him a piece of my

mind," she answered without looking up, and her pen flew more rapidly over the paper.

"Your explanation is not lady-like, but it is explicit," remarked Rupert. "I am afraid you will soon not have any mind left if you are so generous in disposing of it."

"If my mind proves of no more use to me in the future than it has in the past, the sooner I dispose of it all the better," was the reply.

"Do you think you are wise in commencing your present campaign by quarrelling with everbody?" he inquired.

"Yes, if every one is like Mr. Dean and —and other people."

"Meaning me?"

"Meaning you, if you choose to take the cap and wear it."

"Do you know Mr. Dean says he would not marry you if you had twenty thousand a year?"

"It is a matter of the utmost indifference to me what Mr. Dean says or thinks either."

"He told me you considered Antonia and myself little, if at all, better than rats."

"Did he happen to tell you what I thought of him?"

There was no shaming or threatening Dolly into a good temper when a mood like this was on her. So Rupert changed his tactics.

"Do put down your pen and let us talk this matter over quietly together."

"You had better go away and not ask me to talk at all," she answered; but she ceased writing nevertheless.

"Do you want that letter posted?" he inquired.

"No, I shall send it by a messenger."

"It is not to Mr. Dean, is it?"

"To Mr. Dean," she repeated. "What should I write to Mr. Dean for? It is to no one connected with Mr. Dean or you."

"Well, lay it aside for a few minutes and tell me in what way we have annoyed you."

"You have annoyed me by want of straightforwardness. Mr. Dean has annoyed me by his insolence, unintentional though I believe it to have been. But that only makes the sting the sharper. Who is he that his future

wife should be taken away from Homewood the moment misfortune threatens it? What is Antonia that she should be treated as though she were one of the blood royal?"

"Mr. Dean is one of the most intolerable bores I ever met," replied Rupert calmly. "And Antonia is, in my opinion, an extremely calculating and commonplace young person. But Mr. Dean has money and his prejudices, and I am sure you do not wish to prevent Antonia marrying the only rich man who is ever likely to make her an offer.

"Now Mr. Dean regards a man who fails to meet his engagements as a little lower than a felon. I believe he would quite as soon ask a ticket-of-leave fellow to Elm Park as a merchant whose affairs are embarrassed, and there is no use in trying to argue him out of his notions. We must take people as they are, Dolly."

"Yes, if it is necessary to take them at all," she agreed.

"It is very necessary for me," he said. "I cannot afford to quarrel with Mr. Dean, or to

have Antonia thrown on my hands, as she would be if he refused to marry her."

"He will not refuse," observed Dolly. "He has thought that subject over, and decided it is too late to draw back now."

"How do you know?" asked Rupert in amazement.

"Because I taxed him with having done so, and he could not deny it. Pray assure him next time you meet he need not fear Archie or myself presuming on the relationship and asking him for help, and scheming for invitations to Elm Park. So far as I am concerned I should be glad never to see him or his wife (that is to be) again."

"Good heavens!" ejaculated Rupert. Over what awful perils he had been gliding all unconsciously. If her conversation were as she reported it, might not Mr. Dean well call little Mrs. Mortomley a dreadful woman. Certainly the sooner Antonia was away from Homewood, the better for all parties concerned.

He had been imprudent himself, but how could he imagine the nature of the interview

which preceded his own; he must see Mr. Dean again immediately. He must carry a fictitious apology from Dolly to that gentleman, and then arrange for their eternal separation. All these things raced through his mind, and then he said,

"You are a perfect Ishmael, Dolly."

"Am I?" she retorted. "Well I am content. The idea pleases me, for I always considered Ishmael's mother a much more attractive sort of woman than Sarah, and I have no doubt Abraham thought so too."

She was recovering her good temper by slow degrees, it is true; but still Rupert understood that the wind was shifting round to a more genial quarter.

"Why should we—you and I—quarrel?" he suddenly asked, stretching out his hand across the table towards her.

She did not give him hers as he evidently expected she would, but answered,

"Because I do hate people who are secret and deceitful and not straightforward."

"You mean about that picture?" he said.

"Yes," she agreed; "the picture was the first thing which shocked me, and since that you leave a stranger to say you intend that I shall be all alone through this trouble—all alone!"

There was an unconscious pathos in the way she repeated those two last words which wrung Rupert's heart.

"I never intended to leave you alone," he replied. "I do not intend to do so now. I must go to these confounded lodgings with Antonia, because the powers that be insist on my going, but neither she nor Mr. Dean can expect me to stay with her the whole day. She must get some one of her innumerable female friends to bear her company; and I shall be here almost continually. Upon my soul, Dolly, if I dare offend Mr. Dean, nothing should induce me to leave Homewood at this juncture; indeed, I told him in so many words, that if you wished me to stay I would remain."

She did not answer for a few moments, then she said,

"You were quite safe in telling him that,

Rupert. You knew I would never ask any one to sacrifice his own interests to my fancies."

"You are angry with me still!" he remarked, then finding she remained silent, he went on,

"I confess I did wrong about that picture, but I did not sin intentionally, with any idea of concealment, or separating my interests from yours. I only held my peace, because I did not want Forde to know; and no harm would have been done had that pompous old idiot held his tongue, and not considered it necessary to explain that the brother of his future wife was able to earn money for his own wants.

"The moment this liquidation business was settled, I meant to tell you concerning that and the studio, but I was so vexed about Dean's wish for Antonia to leave here, that I felt I could not talk to you freely. Do you believe me? Indeed what I have said is the literal truth."

"It may be," she answered, "but it is not quite the whole truth. However that does

not signify very much. No doubt you are wise in making provision for yourself,—but oh!"

And covering her face with her hands, she ended her sentence with a paroxysm of tearless grief.

In a moment Rupert was beside her, "What is it, what is the matter, Dolly? Dolly, speak to me; there is nothing on earth I will not do for you if you only tell me what you want."

She lifted her head and looked at him as a person might who had just returned from a journey through some strange and troubled land.

For many a day that look haunted Rupert Halling; it will haunt him at intervals through the remainder of his life. She put back her hair which had fallen over her face, with a painful slowness of movement foreign to her temperament. She opened her lips to speak, but her tongue refused its office.

Then Rupert frightened ran into the dining-room, and brought her wine, but she put it

aside, and he fetched her water, and held the tumbler for her to drink.

As if there had been some virtue in the draught, her eyes filled with tears—heavy tears that gathered on her lashes and then fell lingeringly drop by drop; but soon the trouble found quicker vent, and she broke into an almost hysterical fit of weeping.

"Cry, dear, cry, it will do you good," he said as she strove vainly to check her sobs. "Do not try to speak at present, you will only make yourself worse."

But Dolly would speak.

"I am so sorry you should have seen me like this" she panted. "I did not mean to be so stupid."

He was standing beside her bathing her hair and forehead with *eau de cologne*, but his hand shook as he poured out the scent, and he felt altogether, as he defined the sensation to himself, "nervous as a woman."

"Dolly," he began when she grew calm again, "what was the trouble—the special trouble I mean—which caused all this. Do

try to tell me. If it was anything I said or did, forgive me; for I never meant to say or do anything to hurt you."

"It was not that," she replied; then after a moment's hesitation she went on, "A dreadful feeling came over me, Rupert, that this liquidation will turn out badly. I have had the feeling at intervals ever since Friday evening, and it seemed just then to overwhelm me. It may be folly, but I cannot shake off the notion that my poor husband will be ruined. If liquidation is what we thought, why should Mr. Dean want Antonia to leave here? Why, if we are only asking for time in which to pay our debts, should such disgrace attach itself to us?"

Now this was just the question Rupert had been vainly asking himself, and he stood silent, unable to answer.

"Think it over until to-morrow," she added, noticing his hesitation. "I am afraid you are worldly and selfish, Rupert, but I do not think you are unfeeling, or quite ungrateful. Think it over for the sake of poor Archie and me and

little Lenore, and—I won't insult you by saying for your own sake too. Put yourself quite out of the question, and consider us alone. There was a time when we considered you, and though that time is past, still I hope you can never quite forget."

She rose and stretched out both hands to him, in token of reconciliation and her own woman's weakness which dreaded facing the dark future all alone.

"Dolly dear," he answered, holding her hands tight, "you are so true, a man must be a wretch to cheat you."

For evermore till Eternity Rupert Halling can never quite forget uttering those words, nor the way in which he failed to keep the promise they contained.

CHAPTER V.

MR. DEAN GLORIFIES HIMSELF.

For the sake of the servants an early dinner on Sunday had always been a custom at Homewood, and although other customs might be broken through or forgotten in consequence of Mortomley's illness and the troubles surrounding the household, this still obtained.

Therefore Rupert Halling had to make no comment on his intended absence, to leave no message about his return being uncertain, when, after making his peace with Dolly, he went straight from the library to a sort of little cloak-room, where he donned knickerbockers, a waterproof coat, a stiff felt hat, and selected a plain light riding-whip.

Thus armed against the weather he walked round to the stables, clapped a saddle on the back of Mr. Mortomley's favourite black mare, Bess, unloosed her headstall, put on her bridle, led her through the side gate, which he closed behind him, looked once again to the girths and drew them up a hole tighter; then after a pat and a "Gently, my beauty, stand quiet, pet," he put one foot in the stirrup, and next instant was square in his seat.

Madam Bess hated rain as cordially as some human beings, and tossed her head and made a little play with her heels, and quivered a little all over with indignation at being taken out in such weather by any one except her master; but Rupert was a good as well as a merciful rider, and he humoured the pretty creature's whims till she forgot to show them, and after plunging, shying, cantering with a sideway motion, intended to express rebellion and disgust, she settled down into a long easy trot, which in about three quarters of an hour brought Rupert to the gates of Elm Park.

There, one of the ostlers chancing to be at

the lodge talking to the old woman whose duty and pleasure it was to curtsey to Mr. Dean each time he came in or went out, he dismounted and gave Bess to the man, with strict orders to rub her down and give her a feed.

"I must take her a good round after I leave here," he remarked, "and it is nasty weather for horses as well as men."

Now Master Rupert had always been very free of his money at Elm Park, and no rumours of coming misfortune at Homewood had reached the people connected with Mr. Dean's elegant mansion, so Bess was rubbed till her coat shone like a looking-glass, and she herself kicked short impatient kicks with one heel at a time; and she had a great feed of corn and a long draught of water, and her heart was refreshed within her.

Meantime her rider, instead of proceeding along the avenue, which took many and unnecessary turns, so as to give the appearance of greater extent to Mr. Dean's domain, selected a short cut through the shrubbery and flower-garden, finally reaching the west front of the

house by means of a light iron gate which gave entrance to a small lawn, kept trim and smooth as a bowling-green.

At a glass door on this side of the house Rupert caught sight of a familiar face, which brightened up as its owner recognised in the half-drowned visitor a favourite of the house.

"Well, Mr. Housden, and how are you?" said the young man, standing outside and shaking the wet off him after the fashion of a Newfoundland dog.

"I keep my health wonderful considering, thank you, Mr. Rupert," answered the butler, for it was that functionary who stood at the glass door contemplating the weather. "And how is the family at Homewood, sir?"

"My uncle is very ill," was the reply; "he has not been able to be out of his room for the last three weeks. Mrs. Mortomley and my sister and Miss Lenore are as usual. Governor is at dinner I suppose?"

"No, sir, Mr. Dean has finished dinner, or I should not be disengaged. He is sitting over

his dessert, sir, with a bottle of his very particular old port."

"The thermometer was so low it took that to raise it," muttered Rupert to himself; then added, "Ask Rigby to step this way and take these dripping things of mine, will you, Housden? I want to see Mr. Dean."

"Allow me, Mr. Rupert. Let me relieve you of your coat." And Mr. Housden, who would have been grievously insulted had the young man seemed to suppose he could condescend so far, took the waterproof, and the knickerbockers, and the hat, and the whip, and conveyed them himself to Rigby, after which he announced Mr. Halling's arrival to his master, and received orders to show him in.

What with dinner and its accompaniments, Mr. Dean had been half dozing in his arm-chair when his butler informed him of Mr. Halling's presence, and he arose to meet his visitor with a stupid confusion of manner which at once gave Rupert an advantage over him.

If he had not dined and been quite awake,

and in full possession of his business senses, he would not have greeted Rupert with that awkward—

"Yes, to be sure, Mr. Halling. Did not expect to see you again so soon; not such an evening as this I mean."

"Oh! I don't care for rain," Rupert answered. "I ride between the drops."

"Will you take a glass of port or what?" asked Mr. Dean, touching the wine decanter tenderly.

"Thank you," the young man answered, "I will have some, or 'what,' supposing it assume the shape of a tumbler of hot brandy-and-water, if you have no objection, for I have still far to ride to-night, and I do not want to be laid up; and besides," he added with a smile, "your port is too strong for me, my head won't stand it."

"Housden, bring the brandy and some boiling water, boiling remember, at once," said Mr. Dean relieved that his visitor refused to partake of the wonderful port for which he had paid such a price per bottle that ordinary

mortals would not have dared to swallow it except in teaspoonfuls.

"You are really very good and very generous to receive me so courteously after the way in which we parted," remarked Rupert when they were left alone. "The fact is I was put out to-day and I said what I ought not to have said, and Mrs. Mortomley was put out and she said what she ought not to have said, and we both want to apologise to you. She is sorry and I am sorry, and I think, sir, as it was you who told Mr. Forde about that picture your friend kindly purchased from me, which confidence in fact caused the whole disturbance, you ought to forgive us both."

Even Mr. Dean could not swallow this sentence at one gulp.

"Do you mean," he asked doubtfully, "to say Mrs. Mortomley has expressed her regret for the improper — yes," — continued Mr. Dean after a pause devoted to considering whether he had employed the right word,— "most improper remark she made this afternoon."

"I mean to say," returned Rupert, "that Mrs. Mortomley has retracted those observations which pointed to my being a rat, that I have explained everything in our conduct which seem to need explanation to her satisfaction, that we are now perfectly good friends again, and that she has commissioned me to say she hopes you will not attach any importance to words spoken in a time of great trouble by a woman placed in a position of such difficulty as she is at present."

"Then upon my honour," exclaimed Mr. Dean, "the message does Mrs. Mortomley credit. I could not have believed her capable of sending it."

"Neither could I," thought Rupert, but he added aloud. "You do not quite know Mrs. Mortomley yet, I see. She is very impulsive, and often says a vast deal more than she really means; but when she calms down, she is as ready to confess she was wrong as she proved to give offence. I do not think any human being could live in the same house with my uncle's wife and not love her."

"Young man," said Mr. Dean with a solemn shake of his head while he poured himself out yet another glass of that particular port, "were I in your place I should not talk so glibly about love. There are people —yes indeed there are who might think you meant something not quite right."

If Rupert had yielded to the impulse strongest upon him at that moment, he would have leaned back in his chair and laughed aloud at the idea this moral old sinner evidently attached to his words, but he had a purpose to serve, and so with surprise not altogether simulated he said,

"Is that really your opinion, sir? then I will never use the expression again. Esteem is a good serviceable word. Do you approve of it."

Mr. Dean looked hard at Rupert to ascertain whether the young man were making game of him or not, but no sign of levity rewarding his scrutiny, he answered,

"It is a very good word indeed, but one I do not consider applicable in the present

case. I am perfectly well aware that I do not possess that facility of expression and power of repartee possessed by those persons whose society Mrs. Mortomley at one time so much enjoyed, but I can see as far through a millstone as any one with whom I am acquainted, and esteem is not the word I should employ myself in this case."

"Perhaps you are right," replied Rupert carelessly; "but to return to the original subject, she is sorry for having said what she did, and so am I, and I have come here to apologise. When, however, I stated that if Mrs. Mortomley wished me to remain at Homewood I would do so, I spoke even at the risk of offending you, the literal truth. We have been treated generously at Homewood, and on thinking the matter over, it seemed to me that I at all events ought not to desert the ship if Mrs. Mortomley wished me to remain on board.

"But," he continued seeing Mr. Dean's face grow dark with passion at the prospect of his will being disputed, "she does not

wish me to remain. She sees the reasonableness of your wishing Antonia to leave Homewood immediately, and she feels it only just that you should know she considers under my uncle's altered circumstances, it would be better for all communication between Elm Park and Homewood to cease."

Mr. Dean paused before he answered. Of course if he married Antonia Halling, this was precisely the point he wished to carry, and yet there was something in this sudden change of policy which filled him with doubt and surprise.

Had Rupert said in so many words that Mrs. Mortomley declared she never wished to see the owner of Elm Park again, the position would not have been so unintelligible; but this tone of submission and conciliation was so unlike anything he had ever associated with Mrs. Mortomley that he could not avoid expressing his astonishment at it.

"I am quite at a loss," he said at length, "to understand the reasons which could have induced Mrs. Mortomley to alter her course of

conduct and withdraw her expressed opinions with such rapidity."

In a moment Rupert saw his error, and hastened to repair it.

"To be quite frank," he confessed, "I put the matter rather strongly to her, and not to weary your patience, if Mrs. Mortomley can on occasion be stormy she can also be unselfish. She does not want to mar my sister's prospects. She does not desire that my uncle's past kindness to us shall ever be considered to constitute a claim upon *you* in the future. There is the case in a nutshell. Of course we had a much longer conversation than that I have condensed. In a word, till my uncle has paid his creditors and is prosperous again, you need never fear that he or his wife will wish to renew their acquaintance with you."

Mr. Dean shook his head.

"Your uncle will never be prosperous again," he remarked.

"I hope matters are not so bad as that," answered Rupert.

"When a man," continued Mr. Dean, "lets

things go so far as he has done, he is, to all intents and purposes, commercially dead. No, Mr. Mortomley will never hold up his head again in the business world. It is well he has his wife's money to fall back upon, and I hope her friends will advise him to use it prudently—"

"Do you really say, sir, you think my uncle will not be able to pull through?"

"I do not exactly understand what you mean by pulling through," answered Mr. Dean, "but if you have any expectation of seeing his creditors paid, and he occupying his old standing, you will be very much disappointed, that is all."

"But, good heavens! the business is a fine business, and there is stock and plant and book debts, and—"

"I don't care what there is," interrupted Mr. Dean, "once an estate goes into liquidation or bankruptcy, stock and plant and goodwill and book debts and everything else are really as valueless as old rubbish. What is the good of machinery if it is standing still?

What is the use of a business unless it is worked, and that by somebody who understands it? What do you suppose Homewood, and every stick of furniture in the house, and every ounce of stock in the works would fetch under the hammer? Pooh! don't talk to me about creditors ever being paid when once affairs pass out of a man's own hands. There is where your uncle made his mistake. If he had come to me for advice a couple of years ago, I could have told him what to do."

"What ought he to have done?" asked Rupert.

"Why, faced his affairs, and then called a private and friendly meeting of his creditors. If there were one or two who opposed, he should, with the consent of those who did not oppose, have offered a sum to be rid of them altogether. He should then, furnished with authentic data, have said, "Now, here is a business worth so much a year. In so many years you can be paid in full. I must have a small income out of the concern for my services, and you can appoint an accountant to examine the books,

check the accounts, and divide the money every three months. He would have been as much master in his own works as a man ever can be who is in debt. All these writs and other disgraceful embarrassments would have been avoided; but what is the use of talking of all this now? Mortomley's Estate has been allowed to go to the dogs, and the dogs have got it, and it will be a very clever creditor indeed who manages to snatch even a morsel out of their mouths."

"But, sir," pleaded Rupert, "you advised the present course to be adopted."

"I said there was no other course now to be adopted," amended Mr. Dean. "Could any man in his right senses say there was another way out of the difficulty, with men in possession and hungry creditors waiting impatiently to sweep the place clear? It is better that none should have money than that one should, to the exclusion of others; and this is where your uncle will be blamed, for paying out the men who proceeded to extremity, and not paying those who were patient and gave him

time. No doubt he will get his discharge in due course, but how will that benefit him? He is done for commercially. He can never do any more good for himself or those belonging to him."

"I cannot see that exactly," answered Rupert. "If he were stripped to-morrow of every worldly effect, he could, given ordinary health, earn a very respectable income by means of his genius."

"What is genius?" inquired Mr. Dean, who was by this time standing before the fire and laying down the law in that manner which makes so many very commonplace gentlemen considered oracles by their wives and acquaintances. "Ah! you cannot tell me, I see; but I can tell you. Genius is success. It is of no use declaring a man is clever or has great talents or exceptional abilities. I say prove it. How are you to prove it? Show me his banker's book, show me the receipts signed by his tradesmen, show me the style in which he lives, show me these things, and I will then believe he has possessed either the genius to make money

or the genius to keep money when made by his father before him."

"Then you think the man who paints a picture can have no genius unless he is able to sell it likewise?"

"I am sure of it. That person is an idiot who, possessing a certain amount of sense, requires as much more to make use of it. Take your uncle's case. According to your statement he possesses genius. Well, what has it done for him, wherein is he better at this moment than one of his own workmen? He began life with a good business. Where is that business now? He had a respectable connection, and what must he do but allow himself to be drawn into a connection—pray do not suppose I mean to speak harshly of your father, who first introduced him to it—which seems to have been anything but respectable. Once entangled, his genius failed to show him any way out of the net he had allowed to enclose him. His genius cannot enable him to make good articles out of bad. He marries a woman with money, and he tries to patch up

his tottering credit with part of her fortune. If that is what genius does for a man, better have none say I. Now look at me," added Mr. Dean, after he had paused to take breath, and Rupert did look at him with as strong a feeling of repulsion as Dolly had ever felt. "No one ever accounted me clever. My father called me plodding Billy, and said I would never do much for myself or anybody else. What has the result been?"

If all his future had depended upon holding his peace at that moment, Rupert must have answered,

"That you seem to have done remarkably well for yourself at any rate."

"You are right," said Mr. Dean briskly, appropriating the remark as a compliment. "And in doing well for myself, I have done well for others. I have employed clerks and servants. I have paid good salaries. I have never set myself up as being ashamed of my business, and my business has not been ashamed of me. I have never tried to push out of my own rank in life, but I have sat at banquets

side by side with a lord, and many a time I have spoken after an earl at a public meeting. I might have stood for member of parliament, and may yet be in the House if after a year or two I feel disposed to interest myself in politics. Contrast my position with that of your clever uncle and say whether you do not agree with me that the true meaning of genius is success. Will not your sister be a vast deal better off at Elm Park with everything money can buy, than your little Mrs. Mortomley at Homewood with the sheriff's officer in possession? Am not I right in what I say? Have not I reason on my side?"

"You have so much reason," answered Rupert a little sadly, "that before long I shall come and ask your advice as to how I am to compass success. To-night I have to take Leytonstone on my way back to Whip's Cross, a ride all round Robin Hood's Barn, is it not?"

"What are you going to Leytonstone for?" asked Mr. Dean.

"I—I have to see a man about a picture

he wants me to paint for him," hesitated Rupert, for he did not wish to state the real errand on which he was bound, and, plausible romancer though he could be on occasion, Mr. Dean's question took him by surprise.

"Ah!" remarked Mr. Dean, a comfortable feeling of conscious righteousness diffusing a heightened colour over his face, already highly coloured with the glow of virtue and thirty-four port. "You must give up all that sort of work if you wish to be successful. I have never opened a ledger on Sunday, and I have tried to put business out of my mind altogether. If a man is to be succesful, he must conform to all the usages of the country in which he happens to be placed. Now we are placed in England, and I do not know any country in which religion is made so easy; and if you think of it, religion is a most useful institution. It teaches the poor their proper place, and—"

Rupert could stand no more of this. "I have lived in a house, Mr. Dean," he answered,

"where, I think, there was one genuine Christian at any rate, and I agree with you and him, that Sunday labour for gentle or simple is a thing to be avoided; but my work to-night is a work of necessity, and the Bible pronounces no curse on our performing it in such a case as that!"

"No, no, certainly not; I suppose you are short of money. Well, good evening; tell Mrs. Mortomley I will try to forget all she said to-day."

"Yes, I will tell her," answered Rupert, "and thank you very much for your kindness. Don't come out with me pray," he added, —which was an utterly unnecessary entreaty as Mr. Dean had no intention of doing so. "I can find my way quite well. Good-night," and he went.

But when he had reached the middle of the hall, he paused, and drew a long deep breath.

"If I were in Antonia's place," he murmured, "sooner than marry that self-sufficient cad, I would go down to the Lea and drown myself, or else take poison."

Rupert really felt at the minute what he said, but the worst of it was that such minutes never, in the young man's nature, lengthened themselves into hours.

CHAPTER VI.

MR. GIBBONS' OPINION ON THE STATE OF AFFAIRS.

FURNISHED by Rigby with his coat and hat, assisted by that personage to put on his knickerbockers, Mr. Rupert Halling stood at the hall door waiting for Madam Bess to be brought round.

He had wished to mount in the stable-yard, but neither Housden nor Rigby would hear of such a thing.

"Well, it is coming down," ejaculated the butler; "Mr. Halling, sir, why don't you send the mare back to her comfortable stall, and stay here for the night."

"I do not mind the weather," answered Rupert, which was fortunate, for the rain was

pouring in such torrents that the noise made by the mare's hoofs was inaudible through the rushing tempest, and it was only by help of the ostler's lanthorn that Rupert could tell where Bess stood shivering and cringing, as the drops pelted like hail-stones upon her.

But if the night had been ten times worse than was the case, Rupert would still have persisted in his intention of riding round by Leytonstone. Comfort and assurance he felt he must have, some accurate knowledge of their actual position he was determined to obtain for Dolly, and so he proceeded through the darkness, with the rain sweeping in gusts up from the south-east, and expending the full force of its fury upon horse and horseman wherever an opening in the forest glades exposed both to its violence.

A lonely ride, lonely and dreary, the road now winding through common lands covered with gorse, and broom and heather, now leading through patches of the forest, now skirting gravel and sand pits, and again passing by skeletons of new houses run up hastily and prematurely by speculative builders.

And wherever any other road which could possibly lead back to Homewood crossed that Rupert desired to pursue, a difference of opinion took place between him and Bess, she being quite satisfied that the way they ought to go was the way which led to her stable; Rupert, on the contrary, being quite determined that she should carry him to Leytonstone.

At length the violence of the storm somewhat abated, and as he passed the 'Eagle,' at Snaresbrook, from behind a bank of wild watery-looking clouds the moon rose slowly and as if reluctantly, whilst the wind grew higher and swept over the lonely country lying towards and beyond Barkingside in blasts that almost took away the young man's breath.

On the whole he was not sorry when he reached that great public-house which stands where three roads meet near the pond at Leytonstone. There he dismounted, and giving Bess in charge of a man who knew the mare and her rider well, he walked on past the church, down the little bye-street leading to

the picturesque station, across the line, and so to a new road intersecting an estate that had been recently cut up for building, and where already houses were dotting the fields, where two or three years previously there was no sign of human habitation.

One of these houses belonged to Mr. Gibbons; he had bought it for a very low price, and nobly indifferent to the horrible newness of its appearance, to the nakedness of its garden, and that general misery of aspect peculiar to a suburb while in its transition state from country to town, he removed his household goods from Islington, where he had previously resided, and set himself at work to make a home in the wilderness.

He was a man content to wait for trees to grow, and shrubs to mature, and creepers to climb. His was the order of mind which can plant an asparagus bed and believe the three years needful for it to come to perfection will really pass away in regular course. He procured a mulberry-tree and set it, and he would have done the same with a walnut

had the size of his garden justified the proceeding.

As it was, he looked forward to eating fruit grown on his own walls and espaliers; he directed the formation and stocking of his garden with great contentment. He built a greenhouse; he ordered in a Virginia creeper and a Wistaria, which he hoped eventually to see cover the front of his house; he put up a run for his fowls; and he talked with unconcealed pride of his "place near the forest," where his children grew so strong and healthy, he declared that the butcher's bills frightened him.

To men of this sort, men who are willing to sow in the spring, and patient enough to wait for the ripening in the autumn, England owes most of her prosperity; but ordinary humanity may well be excused if it shrink from the idea of settling down in a spic-and-span new house in an unfinished neighbourhood.

Rupert's humanity, at all events, accustomed as it was to the wealth of foliage at Homewood, to the stately trees and bushy shrubs, and matured gardens, and lawns covered with soft

old turf, recoiled with horror from the naked coldness of Mr. Gibbon's residence, and his teeth chattered as the uncertain moonbeams glanced hither and thither over new brick walls, and stuccoed pillars, and British plate-glass, and all those other items which go to compose a British villa in the nineteenth century.

The wind, sweeping over the Essex marshes and across Wanstead flats, brought with it heavy gusts of showers, and one of these pursued Rupert as he ploughed his way over the loose stones and gravel which had been laid upon the road.

"It is a nice night and a nice hour for a visit," he reflected. "I wonder what Gibbons will say to my intruding on his privacy on the Sabbath-day." And he paused for a moment before applying his hand to the knocker, and listened to the vocal strength of the family, which was employed at the moment in singing psalms in that peculiar style which the clergy assure us is especially pleasing to the Almighty.

They, it is to be presumed, must know something about the matter. Certainly, the performance affords pleasure to no one of God's creatures except to the vocalists themselves. In a lull of the wind Rupert could hear the shrill trebles of the young ladies, the cracked voice of their mother, the gruff growling of the two sons, and the deep bass of Mr. Gibbons himself, all engaged in singing spiritual songs in unison.

"It will be a charity to interrupt that before they bring the ceiling down," said the visitor, and he forthwith gave such a thundering double knock that the music ceased as if a cannon had been fired amongst the vocalists.

Miss Amy's hands dropped powerless from the keyboard of the piano, and Mr. Gibbons, forgetful of the sacred exercises in which he had been engaged, first exclaimed,

"Who the devil can that be?" and then proceeded to ascertain who it was for himself.

"I beg ten thousand pardons for intruding upon you," Rupert was beginning, but Mr. Gibbons would listen to no apology.

"Bless my soul!" he exclaimed, "what can have brought you out such a night? Come in and have some supper. We were just going to have supper. The rain came down in such buckets we could not get to church, so the young people were having a little music. ("Music!" thought Rupert.) Come in, there is no one here except ourselves."

"You are very kind," Rupert answered, "but I cannot stop. I am wet, and have had a long, miserable ride. I only want to ask you half-a-dozen questions, and then I must get home. I left my mare at the 'Green Man,' and she is drowned, poor old girl."

"Well, you must take something," said Mr. Gibbons, who in trade insisted upon his pound of flesh if he saw the slightest hope of getting it, but who out of trade was liberal and hospitable to a commendable degree.

"I will take nothing, thank you," Rupert replied decidedly, "except hope, if you are able to give me that. I have been drinking brandy-and-water at the house of my respected brother-in-law that is to be, and I can't stand

much of that sort of thing. I wonder how it is prosperous men are able to drink what they do after dinner and never turn a hair, whilst poor wretches who never knew what it was to have a five-pound note between them and beggary are knocked over by a few glasses."

They were standing by this time in a small room covered with oil-cloth, which Mrs. Gibbons, who was a notable manager, used for cutting out her children's garments. She neutralised the cold of the oilcloth by standing on a wool mat; and then, as she remarked to her friends, there was no trouble in sweeping up the clippings, as there would have been had she laid down a carpet.

The apartment did not look cheerful. It was on a piece with the outside of the house; but Rupert had a confidence in Mr. Gibbons which proved more consolatory at the moment than any amount of luxurious furniture could have done.

"What is the matter? What has gone wrong now?" asked Mr. Gibbons, ignoring the young man's irrelevant statement, which,

indeed, having a wider experience, he did not in the least believe.

In a few sentences Rupert told him the events of the last two days. There was no person living to whom Rupert Halling could talk so freely as to this sharp, shrewd man of business, whom he did not like, with whom he had not an idea in common, who he knew could, to quote an old proverb, "lie as fast as a dog can trot," but in whose judgment he trusted as if he had been a prophet.

Mr. Gibbons sat beside the table, his arms crossed on it, looking at Rupert, and Rupert sat at a little distance, and spoke right on, never stopping till he had said his say.

When the story was told Mr. Gibbons rose and took a few turns up and down the room.

"If you think of it, Forde has not made a bad move," he remarked at last, stopping in his walk. "He can keep the matter as quiet as he likes, he can tell his directors what he pleases, and if there is any game left to play he can play it without much interference. I did not think he had it in him to devise such

a scheme, but perhaps it was not he, only Kleinwort. There is nothing that little thief could not do except be honest."

"Will it make any difference to us?" asked Rupert, impatient of this digression.

"That is just what I have been wondering," answered Mr. Gibbons. "I don't see that it can. I know nothing of Swanland personally (of course, everybody knows his partner, Asherill, the most thoroughfaced old humbug in the City), but in his position he dare not play into Forde's hand. It is impossible for him to make fish of one creditor and fowl of another. Had they chosen a creature of their own for trustee, the case would have been different; but, upon my honour, I think the matter could not stand better than it does. If Forde does not oppose, nobody else will, I should imagine; and all your uncle has to do now is to get well as fast as he can, so as to push business along and pay us all a good dividend."

"Mr. Gibbons," said Rupert slowly, "what is liquidation?"

"That is rather a difficult question to

answer," was the reply. "I have understood that its object is to enable a man who really means honestly to repay his creditors to do so. You see, the new Bankruptcy Act has been passed so recently that we have not much knowledge of its working. In the only case of which I have had experience, it seems to go smoothly enough. A pianoforte-maker, who had taken out some new patent got himself into difficulties, and the creditors asked me to look into his affairs, and see what chance there was of their ever being repaid. I did so, and found the estate could never pay sixpence if it was compulsorily realised, but that there was a probability of twenty shillings if the man could be allowed to work on without the fear of writs.

"The fellow seemed honest enough, and the creditors were inclined to be patient—all except one fellow, who wanted to get the business into his own hands. I soon shut his mouth; and we arranged to throw the payment of ten shillings in the pound over three years; the rest was left to his honour. Well, so far as I

can see, every creditor will get his money in full, and the debtor is as happy as possible, working away to pay all he owes. He is allowed so much out of the business for his household expenses; and, of course, I do not look him and his books up for nothing, but still when the affair comes to be closed, it will prove better than bankruptcy for every one concerned; and if I had been appointed trustee to your uncle's estate, I have no doubt we might, out of such a business as his, have arranged ten pounds a week for his services, and paid everybody in full, with interest, in four years."

"I wish to God you had been the trustee," said Rupert earnestly.

"I echo the wish. I could have made it easy for your uncle and beneficial to myself; but Forde does not like me. He can't take me in as he takes in other people. However," added Mr. Gibbons, "it is a great matter to have him with you, since, unless you were able to produce good proof of what you have hinted to me, his opposition might be dangerous."

"Do you know," said Rupert, "Mr. Dean really frightened me to-night. He declared my uncle was commercially dead, that he could never hold up his head again in the City, that his estate had been allowed to go to the dogs, and that the dogs had got it, with much more to the same effect."

"Mr. Dean is a pompous old ass," commented Mr. Gibbons.

"Please remember he is going to marry my sister," entreated Rupert.

"In that at all events he shows his sense," returned Mr. Gibbons with ready courtesy, "but what should he know about liquidation? If Mr. Dean thought a poor wretch were shaky, he would serve him with a trading debtors' summons at once, and if the amount were not paid, make him bankrupt before he could know what had happened. That is how Elm Park is maintained. Please heaven," added Mr. Gibbons piously, "a more liberal policy shall supply the more modest requirements of Forest View."

Which was the appropriate name of the spic-

and-span new mansion, since not a glimpse of the forest could be obtained even from its attic windows.

"Thank you," said Rupert, rising and holding out his hand to Mr. Gibbons, "you have relieved my mind greatly. I do not know I ever felt more miserable than I have done to-night. Mrs. Mortomley quite unnerved me. She has a fancy that her husband is going to be ruined."

"My dear fellow," was the reply, "when you have lived as long as I have lived, and been married as many years as I have been married you will know women are always having fancies. No better creature than my wife ever breathed, but she has a prophetic feeling about some matter or person every day of her life."

"It is quite a new thing for Dolly to be among the prophets, however," remarked Rupert almost involuntarily.

"I beg your pardon," said Mr. Gibbons, not understanding.

"Oh! I was speaking of Mrs. Mortomley. We always call her Dolly. Absurd, is it not? but it is better than Dollabella."

The connection of ideas between her name and her fortune did not seem very plain, nevertheless, as if one suggested the other, Mr. Gibbons said,

"I suppose Mrs. Mortomley's money is all right."

"What do you mean," Rupert inquired.

"Settled on herself of course."

"Of course," the young man answered.

"That is well," answered Mr. Gibbons. "I wish you would stay and have some supper. No? Then good night and keep up your spirits, all will turn out for the best, be sure of that."

And so they shook hands and parted. Mr. Gibbons to return to his psalmody, and Rupert to retrace his steps to the 'Green Man,' where he re-mounted Bess and rode back, moonlight accompanying him, drifting rain following his horse's heels to Whip's Cross.

CHAPTER VII.

STRAWS.

WHEN Rupert reached Homewood he rode direct to the stables, expecting to find a groom waiting his arrival.

Disappointed in this expectation he hitched the mare's bridle to a hook in the wall, flung a cloth over her, and walking round the house entered it through the conservatory doors, which always remained hospitably unlocked.

As he entered the hall, Esther was crossing from the direction of the kitchens. At sight of him she started back with a "Lor', Mr. Rupert, how you did frighten me; who ever would have thought of seeing you!"

"Why, who did you expect to see?" retorted

Mr. Rupert, "and where, when all that is settled, is Fisher?"

"He left at seven, sir. He came in to do up the horses as usual, and he said, sir, when he was going out that he should not be back again, for that Hankins had seen you on the road to Elm Park, and you were sure not to be back such a night as this."

"I wish Hankins would attend to his own business and not attempt to manage mine," muttered Rupert. "Get me a lantern, Esther. I must see to that unfortunate mare myself."

Esther fetched him a lantern, and one of the men in possession, who had himself formerly been the owner of some livery stables, offered to see to the well-being of Madam Bess, but Rupert would not hear of it.

"You can bring the light if you will be so good," he said, for it was no part of the policy at Homewood for the inhabitants to give themselves airs above those sent to keep watch and ward over their chattels.

"But I will rub her down myself; I should not care about it, only I am so confoundedly

wet," he added, with his frank pleasant laugh.

"However, she is wetter, poor beast;" and as he spoke he passed his hand over the mare's neck and shoulder, which attention she acknowledged by trying to get it in her mouth.

"Frisky still, old lady," Rupert remarked; "I should have thought your journey to-night might have taken that out of you. Come on," and he slipped off her bridle, and holding her mane walked beside her into the stall, where he put on her halter.

"It is too wet still to make your toilette out of doors," he went on; "so you must be quiet while I rub you down here."

And after having taken off his hat and coat and waistcoat, Rupert set too and groomed that mare "proper," to quote the expression of Turner, the man who held the light.

And then he brought her a warm mash, and forked her up a comfortable bed, which Bess at once devoted herself to pawing out behind her; having accomplished which feat, and

vaunted herself to her stable companions about the evening's work she had performed, she lay down to sleep on the bare pavement.

This was her pleasant fancy, which is shared by many a dog.

After all, there was much of a dog's nature about Bess—notably as far as faithfulness and affection were concerned.

Rupert walked back to the house and asked Esther to make him some coffee. Whilst she was preparing it, he went softly to his own room, changed his wet clothes, washed, brushed his curly hair, and otherwise made himself presentable; then he went downstairs again and entered the library, where he found coffee awaiting his arrival.

"My sister is gone to bed, I suppose," he said to Esther.

"Yes, sir, Miss Halling was very tired, and thought you would not be back to-night."

"And Mrs. Mortomley?"

"She is up still, sir."

"I must see her to-night. Will you tell

her that I want to speak to her very particularly."

"Yes, sir."

"What have you been crying about?" asked Rupert suddenly, but the girl turned her head away and made no answer.

"Has Mrs. Mortomley been scolding you?" he persisted. At this question Esther broke down altogether.

"It—it—is—th—first time my—mistress ever spoke cross to me, sir—," she sobbed.

"Well, you needn't allow that fact to vex you," Rupert answered, "for if things go on as they have been doing, you may be very sure it will not be the last. Now go and give her my message, and you will sleep all the better for seeing your mistress again. Depend upon it, she is far more sorry than you by this time."

"What a spit-fire temper Dolly is developing," thought the young man, looking uneasily into the blazing fire. "Though it is rather turning the proprieties upside down, I fear I must lecture my aunt," but when Mrs. Mor-

tomley came into the room there was an expression on her face which changed his intention.

She had taken off the elaborate dress in which he last beheld her, and exchanged it for a dressing-gown of brilliant scarlet, confined round the waist by a belt of its own material, and showing, in every fold and plait which hung loosely about her figure, how the plump shapeliness which once needed no padding, no adventitious assistance from her dressmaker, had changed to leanness and angles.

She had unloosed her hair, she had taken away the great pads and enormous frizettes in which her soul once found such pleasure, and the straight locks fell over her shoulders in a manner as natural as it was unwonted.

"Good Heavens, Dolly," exclaimed Rupert, at sight of her, "why do you ever wear scarlet, it makes you look like a ghost, or a corpse."

"It is warm," she answered, "and I was very cold. You wanted to see me and I wanted to see you; but tell me your story first."

"I have been to Elm Park," he replied, "in order to make up friends with that whited sepulchre, Mr. Dean; and I have succeeded. So much for that which immediately concerns Antonia and myself. After I left Elm Park, I rode round by Leytonstone and called upon Mr. Gibbons. He says that Swanland must act fairly by you and all the creditors; that, in fact, so far as that goes we need feel no uneasiness."

"Then, where is the cause for uneasiness?" she enquired.

"Nowhere so far as he can see," Rupert answered evasively, "but I will tell you what I have been thinking as I came home. Of course, once this order, whatever it may be, is taken out, we shall have no more trouble from writs and so forth, and we need not be anxious about the business, but we shall, I fear, want ready money. Of course there will be an allowance to Archie, but we may not be able to get that immediately. Now we had better look this matter in the face. How much money is there in the house?"

Dolly put her hand in her pocket and pulled forth her purse, turning its contents out on the table.

"I had the June interest from my money on Friday night," she remarked. "For the first time I wrote to ask for it, and I was so thankful it came, as otherwise the wages here could not have been paid yesterday."

"Surely, Dolly, you never paid them out of your money?"

"Not the whole amount. Lang told me he was five-and-twenty pounds short, so I sent him to town to get the cheque changed, and gave him what he required."

"I must see Lang about this the first thing to-morrow," Rupert remarked. "Dolly, give me your money and let me keep it."

She gathered up the notes and gold and handed them to him. He counted both over. "Why, Dolly," he said, "there is only thirty pounds left."

She laughed, in reply, that frank guileless laugh which never rings out save when a woman has concealed nothing—has nothing she wishes to conceal.

"Oh! I paid off such a number of worries yesterday. Of course, had there been enough to get rid of even one of our distinguished visitors, I should have done so, but as there was not, I killed such a host of gnats. "See," and going to her desk she produced a perfect packet of receipts. "I am so thankful those little things are settled," she went on, "if I had kept the money it would only have gone somehow—not this 'how,' I am quite certain."

"Will nothing teach her common sense?" but even as he thought, Dolly's eyes suddenly uplifted surprised his—her brown eyes looking out from a very white face and a confused mass of dark hair.

"What is the matter," she inquired; "of what are you thinking?"

"Of you," he answered; "I wish you were more prudent."

"I wish I were—perhaps I shall be some day," she said humbly.

Thinking of the manner in which she had

without question turned her money over to him Rupert felt doubtful.

"You had better keep two or three sovereigns," he observed.

"I fancy so," she agreed. "There is always money wanting now, and you might not be in the way."

He looked at her across the table, and then bent down his head over the notes and gold.

Incredible as it may seem, there was something in the woman's face—though she was utterly ignorant of its presence—which touched Rupert's nature to its best and deepest depths, wringing his heart-strings.

If he had known what that something prefigured, if God had only for one moment given him prescience that night, the man's memory might have failed to hold something which shall never depart from him now till life is extinguished with it.

As it was he exclaimed,

"I would to Heaven, Dolly, I had passed all my life with you and Archie. I should in

that case have been as unmercenary and unselfish as you."

"Rather," said Dolly sententiously, "you should thank Heaven for having placed you in one of this world's strictest schools. Otherwise you might have been a simpleton like myself, or a clever idiot like dear Archie, but you would never have been a man who shall make his way to success as you intend to do."

"How shall I make my way to success?" he inquired.

"I do not quite like to say out my thought," she replied. "It is Sunday night, and what I feel may seem profane when rendered into speech. Nevertheless, Rupert, Providence does take care of men like you. I cannot at all tell why, since I know you are no better, indeed a great deal worse than myself. You will get on, never fear; just as if the vision were realized, I can see you now in a fine place, with a rich wife."

"Stay," interrupted Rupert; "where in this vision comes the skeleton?"

"To my imagination," she answered, "the

skeleton ceases not by day or night; it is ever present,—it is Homewood with you and your sister, prosperous in your plans, and my husband, who sheltered you—dying."

"How you talk, Dolly? Archie is no worse."

"Is he not?" she replied. "If things do not soon change here, the whole question will be settled in the simplest manner possible. He will die, and there will be a funeral, and people will say,

"'Poor fellow! he held out as long as he could, and died just in the nick of time.'"

"I know one man, at any rate, who would say nothing of the kind," remarked Rupert, "who would be quite certain to observe, 'Have you heard about that fellow Mortomley? No. Well, he has taken it into his head to die, and left me in the lurch. And after all my kindness to him too. I declare, sir, if that man had been my brother, I could not have done more for him—but there, that is just the return I meet with from every one.'"

The imitation was so admirable, and the words so exactly similar to those she had heard used, that Dolly could not choose but laugh.

Then she stopped suddenly and said, "It is no laughing matter though."

"What makes you think Archie is worse?" asked her companion.

"He would try to get up for a short time this afternoon, and unfortunately elected to have his chair wheeled up close to the side window. He had not been seated there ten minutes before he saw one of those men crossing from the kitchen-garden. He asked me who he was, and I was obliged to tell him. He did not make any remark at the time, but shortly afterwards said he would lie down again, and since that time he has not dozed for a moment; he has refused to touch any nourishment, and he scarcely answers when I speak to him. After the doctor saw him, he asked me whether Archie had received any shock, and when I explained the matter to him, he looked very grave and said,

"Unless his mind can be kept easy, I will not answer for the consequences."

"Then he was an idiot to say anything of the sort," Rupert angrily commented. "Never mind, Dolly, such a *contretemps* shall not occur again. I will warn these fellows that if I catch one of them prowling about the grounds, I will horsewhip him, let the consequence be what it may. Now, have you anything more to say, for it is growing late?"

"Yes," Mrs. Mortomley answered. "I am going to send Lenore away to-morrow; my aunt Celia will take charge of her until things are settled here."

"Surely this is a very sudden idea."

"It never occurred to me until this afternoon. She has wearied and worried me, poor little mite; but I did not know what to do with her, and I probably never should have known what to do with her, had Mr. Dean's effusion about the impossibility of his future wife remaining at Homewood, not opened my eyes."

"I understand," remarked Rupert. "You decided at once that if Homewood were an

unfit residence for Miss Halling, it was still more unfit for Miss Mortomley, and I really think you are right. But who is to go with the child; am I?"

"No, Esther is to take her. I have arranged all that. They start by an early train to-morrow, and I hope Esther may be able to get back to-morrow night."

"Why cannot I take Lenore?" he asked.

"Because you ought to be here," Mrs. Mortomley replied. "Those two young men have to finish the accounts remember, and I know little or nothing about our affairs."

"I had forgotten," he remarked. "Perhaps I ought not to be away. Now, Dolly, have we finished business for to-night?"

"No, I have something more to tell you," she answered. "After you went out this afternoon, and while I was finishing my letter to aunt Celia, Esther came in and said 'Mr. Turner hoped I would excuse the liberty, but could he be allowed to speak to me?'

"Naturally I asked who Mr. Turner was, when it transpired that one of those creatures

is so named. I did not know what he might want, and so told her to send him in.

"'I trust you will pardon me, ma'am,' he began, 'I have not always been in as low a position as that I now occupy, and—'

"I misunderstood his meaning, and told him that of course he must know the whole affair was miserable for us, but that I was aware if a man chose such a vocation, he must discharge the duties connected with it; and that we did not want in any way to make the discharge of those duties unpleasant to him. He waited quietly and respectfully till I had quite finished, when he first thanked me for my kindness, and then said I had mistaken his meaning.

"'I understand' he finished, 'that Mr. Mortomley intends to go into liquidation.'"

"I was a little surprised at this, but told him yes, Mr. Mortomley did. There was nothing secret about the matter.

"Then in so many words he told me he was bound to write and inform his employer that such was the case; but he went on and

then paused, while I waited curiously, I must confess, for the man's manner and the expression of his face perplexed me.

"'The truth is, ma'am,' he gathered up courage to say at last, 'I have been very well treated here, and I am very sorry to see things going wrong in a house like this, and as I have seen a great deal of bankruptcy and arrangements and all the rest of it, I thought I would just make so bold as to say that if there are any things about the house for which you have a particular fancy, the sooner you put them on one side or ask some of your friends to take charge of them for you the better.'

"I declare, Rupert, I did not comprehend at first what he meant, and when at last he explained himself more at length, I was so amazed I could only say we did not think of leaving Homewood or selling the furniture, that all Mr. Mortomley wanted was time, and of course things would remain as they were and the business be continued just as usual.

"He said he was sure he hoped all might turn out as I expected, but that he trusted I

would excuse his still recommending me to make arrangements for the worst.

"'And do you propose that we should do that by stealing from ourselves?' I asked.

"'Well, everything in the place is yours to-night, ma'am, certainly,' he answered; 'that is, except for the amounts I and my companion are here for, but that will not be the case for long when once the other man comes in.'

"'What other man?' I said.

"'Why the trustee's man.'

"Then I got annoyed and told him he was talking nonsense, that once the petition was granted there would be no more 'men' at Homewood; that since the passing of the new Bankruptcy Act everything was made comparatively pleasant for people who wanted to act honestly.

"'If you will excuse my saying so, ma'am,' he persisted, 'I think you know even less about the working of the new Act than I do.'

"At that point I lost my temper.

"'Whether I do or not I shall not follow

your advice, though I suppose you mean it kindly. If my husband's creditors want every article in Homewood, why, they must take even to the last chair, that is all. If I had to turn out to-night without a shelter or a penny I would not do what you suggest.'

"He bowed and went away without speaking another word, and of course I thought the subject was ended.

"Quite by accident I went an hour ago to Lenore's room, and there to my astonishment I found piled up on the drawers and tables all the knick-knacks out of the drawing-room; the timepieces, the vases, the statuettes, the little genuine silver we have not parted with, and a whole tribe of other articles.

"Then I rang for Esther and asked what it meant. Turner, it appeared, after leaving me, told her I understood nothing whatever of our real position, and that the greatest service she could do me was to send as much as possible to some safe place of keeping without mentioning the matter to me.

"And acting on this, she had intended to

get up about four o'clock and pack up all she could, and take the spoil with her to Great Dassell.

"I was so angry I said sharp things to the girl I ought not to have said. I believe I frightened her to death, and I know I have made myself quite ill and hysterical with the passion I got into.

"Esther is happy enough now. She did it all for the best, and I have told her how sorry I am to have spoken sharply; but, Rupert, Rupert, what is the meaning of all this? There is something in liquidation we do not understand."

"I do not think there is," was the reply. "This man only spoke according to his light, which seems to be a very poor one. He simply advised that course to be taken which would be taken by ninety-nine people out of a hundred."

"Then if such is the case, I cannot wonder at Mr. Forde's idea that debtors are thieves."

"And at the same time there may be some reason for the debtors' belief that creditors are robbers."

"Oh!" cried Dolly, "that it were all ended."

"It will be some day, please God," he answered. "And now, Dolly, do get to bed; your white face will disturb my dreams. When had you anything to eat?"

"I don't think I have eaten anything since Thursday," she answered; "anything, I mean, worth calling a meal."

"You will kill yourself if you go on as you are doing," he said, but she shook her head.

"I am going to live to a hundred and forty, like the Countess of Desmond, who died in consequence of a fall from a cherry-tree," Dolly explained. "I shall be a great-great-great-grandmother, and I shall inculcate upon the first, second, third, and fourth generations the truth of that old proverb, 'Take care of the pence, and the pounds will take care of themselves.'"

"Never mind pence or pounds either, Dolly. I wish you would take care of yourself."

"Why?" she asked; then went on, "I wonder if on the face of the earth besides

Archie and Lenore, and Esther and Mrs. Werner, and perhaps my Aunt Celia, there is a creature who would be really sorry if I died to-night?"

"Do you exclude me?" Rupert marvelled.

"You have not lived long enough to be very sorry about anything except your own affairs —about any trouble coming to those connected with you unless their sorrow means loss of comfort to yourself."

"Do you think I am not sorry for Archie and you now?"

"I am quite sure you are," she replied bitterly. "Homewood has been a pleasant house for you to live in; far pleasanter than Elm Park can ever prove."

"Dolly," he interrupted, "I do not mean to call you ungrateful, but considering how I have been working on your behalf to-day—"

"We need not discuss the question," she remarked as he stopped and paused. "There is no necessity now for us to go into our accounts and put down, 'I have done this, and Archie has

done the other.' Before this liquidation business is ended we shall have ample opportunity of doing full justice each to the other—only—Rupert, I do not think you would have been quite so ready to leave Homewood had your opinion and that of the man Turner not to a certain extent coincided."

"You wrong me greatly," he answered, "but as you say there is no necessity for us to discuss these questions now. Do go to bed, dear; you will knock yourself up if you neither rest nor sleep, and then who can see to Archie?"

"Good night," she said holding out her hand, "if I have misjudged you I am sorry."

He held the door open for her to pass out, and watched her as she flitted up the staircase.

Had she misjudged him Rupert wondered. No. Her instinct guided her aright when reason might have failed to do so.

"I suppose I am a rat," he thought, "and that by some curious intuition I did guess the ship was sinking. Knowledge and calculation had, however, nothing to do with the matter

That I can declare. Now it will perhaps be well for me to calculate. I do not much relish hearing a list of benefits conferred, recited at each interview."

In his heart Rupert felt very angry. An individual must be remarkably good looking to approve of a mirror which reflects him feature by feature, wrinkle by wrinkle, exactly as he is!

CHAPTER VIII.

MR. SWANLAND STIRS HIS TEA.

At a few minutes before six next morning, as Messrs. Lang and Hankins were coming up the road, still sleepy after the long rest afforded by the previous day, they saw Rupert Halling advancing to meet them.

It was a miserable morning, raining a fine drizzling rain with a cold wind blowing at the same time, but Rupert, careless as usual of the state of the weather, walked along under the trees, his cap a little on one side, his shooting-jacket flying open, whistling a low soft melody confidentially to himself.

"Good morning," he said to the men. "No one could call this a fine one. Lang, give the

keys to Hankins and walk with me a little way; I want to speak to you."

In a few words Mr. Halling explained his difficulty, and asked Lang to help him out of it.

"I can manage that easily enough," was the answer. "Luckily I did not make up my books on Saturday as I generally do. Now, sir, remember you know nothing except that you understood I was short twenty-five pounds for the wages. Leave all the rest to me."

"You are sure, Lang, you do not mind interfering in this."

Mr. Lang laughed a short laugh, more like a snort than an evidence of merriment.

"Mind!" he echoed, "have I not been through the fire myself? but then I knew what was coming and arranged accordingly. Otherwise me and my wife and the children would not have had a bed to lie on. Mind! If the governor or you had only told me things were coming to this pass, we might have had a snug business at work some place else by this time, and snapped our fingers at them all. By

Heavens, to think of it!" added Mr. Lang, stopping to look at Homewood. "I wish it had been bankruptcy though, if it must be anything, and then we should have had some chance of speaking out our minds about that rubbish from the General Chemical Company."

"I did not know you had ever been bankrupt," said Rupert.

"Yes, sir; I had to fail; after the old gentleman's death," with a jerk of his head he indicated that he meant Mr. Mortomley, senior. "I must needs go as working partner into a firm who promised to do wonders for me. When they had picked my skull clean, they wanted to pitch me over, and they did pitch me over, thinking to have all the road to themselves, but that was not good enough for me, not at all," added Mr. Lang sarcastically. "I had a little money and I got a place and I set to work, and I could have done well only there was not an article I dealt in they did not offer at a lower price.

"Seeing their game I lowered my prices, then they cut theirs still lower, and so we went

on till at last what we charged did not pay men's wages, let alone material and rent and all the rest of it.

"I being a practical man, and able to work myself, had a little the advantage of them; and besides I knew what must come, sooner or later, and so managed matters that when the brokers came in at last—and I was sick to death of expecting them before they did come—there was not enough in my house to pay the expenses of levying.

"At the works of course everything remained as usual, for there was not an article in them ever likely to be of use to me again.

"My old partners and me smashed up about the same time, and they have never done any good since. I met one of them only the other day and he says,

"'Lang,' he says, 'I wish we could have agreed and stayed together,' he says, 'we might all have been independent by this time.'

"'I wish,' I says, 'you could have acted honourable by me. It might have been better for you in the long run. For myself, I'm

pretty comfortable, thank you. I have a good berth at Mortomley's, and needn't lie awake half my nights thinking about the wages for Saturday.'

"And then I asked him if he would take a glass of sherry; and though he was once a high and mighty sort of gentleman, he thanked me and did take it. That's the fruits of competition, sir, which some people think is so good for trade."

Turning the corner of the road sharply at this juncture, they came upon a man who stood leaning over the close fence which on that side enclosed the kitchen gardens at Homewood.

It was early to meet a stranger in such a neighbourhood, more especially a stranger who not being a working man had evidently no better employment than to stand out in damp weather surveying local landmarks.

He did not take any notice of either Rupert or his companion, continuing to lounge against the fence and contemplate vegetable-marrows, cabbages, and parsley.

Rupert, however, turned twice or thrice and

took a long steady survey on each occasion.

"Who is that man, Lang?" he inquired.

"Never saw him before. He looks up to no good," answered Mr. Lang.

Rupert and the manager walked a few steps further, and then began to retrace their steps.

As they did so, they beheld the stranger lounging slowly before them, stopping at intervals to inspect the appearance of Homewood from different points of view, and giving the two an opportunity to pass him again.

"Beg pardon," he said, when they were close upon him, "but can you oblige me with a light?"

He addressed Lang, but Rupert answered him by producing a box of matches.

"I wonder who that man can be," remarked Rupert once they were out of earshot.

"He *is* up to no good," said Mr. Lang emphatically.

"I don't think he is," agreed Rupert uneasily, but neither he nor Lang could have

defined the precise form of evil they believed the stranger had set himself to compass.

Had any one at Homewood kept a diary, however, which no one did with the exception of Lang, who prided himself not a little on the neatness and accuracy of his day-book, there would have been little in the events of the next eight-and-forty hours worth chronicling.

The clerks arrived as arranged, and before they had finished their work Mr. Benning appeared to see how they were getting on and have a look round the place, and ask a few questions of Rupert and Mrs. Mortomley, and a great many when he got the chance of wandering about the works unaccompanied, of Lang, Hankins, and even the rank and file of the working men.

He came, though Rupert was unaware of the fact, to try and find out something, but whatever that something might be he failed to make any discovery, excepting that the extent of Mr. Mortomley's trade had not been exaggerated, and that about the serious and possibly dangerous nature of his illness no rational doubt could be entertained.

Having satisfied his mind on these points, he and the clerks returned to town, taking as accurate a list of the liabilities as could be prepared in the time with them.

The same night Esther returned from Great Dassell, eloquent in praise of Miss Gerace, who had sadly wanted her to remain at all events till the following morning, and from whom she brought a very kind little note, saying she would gladly take charge of Lenore until Mr. Mortomley was better, and their difficulties of whatever nature they might be, overcome.

Next day Mr. Benning reappeared, accompanied by a Commissioner, to take Mr. Mortomley's affidavit that to the best of his belief the accounts furnished were accurate.

This ceremony occupied about half a minute, but under the circumstances it did prove an exhilarating performance, and to any one superstitious about such matters, the steady downfall of rain which had commenced on the previous Saturday, and never really left off since it began, was suggestive of a considerable amount of bad weather in the business

journey Mortomley had been compelled to undertake.

Late in the afternoon Miss Halling and her brother took their departure. The young lady's luggage had all been despatched earlier in the day, and Rupert's seemed to consist merely of a black leather bag. Nevertheless, when Dolly went into his room she found it stripped of every article belonging to him, even to the sketch of Lenore at five years of age which always hung over the mantel-piece.

The young man had made sure of the safety of his own possessions, and Mrs. Mortomley had sense enough to commend his wisdom.

Nevertheless there is a wisdom which hurts, and Rupert's hurt her.

"I was right," she thought, "they are rats and the ship is sinking." And from that hour she braced up her courage to meet whatever fate might be coming, bravely—as she certainly would have done had she in fact stood on the deck of a vessel foundering in the midst of a wild and cruel sea.

Towards evening there arrived at Homewood

a respectable looking sort of individual, who announcing that he was the bearer of a note from Mr. Swanland to Mrs. Mortomley, was asked without delay into the library.

Mrs. Mortomley looked at him and felt relieved. Here was a middle-aged confidential clerk, not at all like a man in possession; and she greeted him with civility, not to say cordiality.

"Pray sit down," she said, and Mr. Meadows seated himself with an apparent show of deference, all the time he understood quite as well as Mr. Bailey, there was not a chair in Homewood which did not already belong of right, not exactly perhaps to him, but his employer.

Then Mrs. Mortomley opened the note and read—

"Dear Madam,

"The bearer, Mr. Meadows, will inform you that everything is going on satisfactorily. He may be able, I trust, to relieve you from all anxiety and responsibility, and I have directed

him to make his presence as little irksome as possible. To-morrow, if possible, I hope to call at Homewood, in order to make arrangements for the future. In the meantime, dear madam,

"I have the honour to remain,
"Yours faithfully,
"V. S. SWANLAND.

"To Mrs. Mortomley,
"Homewood,
"Whip's Cross."

Mrs. Mortomley read this epistle over three times. If she had not been enlightened on the point, it would never have occurred to her that Mr. Meadows was to be located at Homewood.

Having been enlightened, however, she asked,

"Do I understand you are to remain here?"

"It will be necessary for me to do so, madam," he answered, "until the preliminaries are settled. In fact, it is quite possible I may have to stay here until after the meeting of creditors."

Mrs. Mortomley paused and reflected. She did not know he was letting her down easily, and there was a feasibility about his statements which to her mind stamped them with a certain authenticity.

"Should you like tea or supper?" she asked after that mental conference—unconscious still, poor Dolly! that there sat the representative of the legal owner of Homewood and all it contained. "Either can be sent to you here immediately."

"If you have no objection ma'am," he answered, "I will go into the kitchen out of the way—and I can take share of what is going — "

"You are very thoughtful," said Mrs. Mortomley, "but I could not really think of allowing such a thing. You can have your own rooms here and —"

"I would rather go into the kitchen, ma'am," he persisted. "In these cases I like to be out of the way and give no trouble."

"That's extremely kind of you," said Mrs. Mortomley, and he failed, for a reason, to hear

the ring of sarcasm in her tone. "You shall be made comfortable wherever you are, for I suppose now you are come—the men in possession will go out."

"Not to-night," he answered; "I have no instructions in the matter. To-morrow, Mr. Swanland purposes to be here, and then no doubt, everything will be gone into and arranged."

So on Tuesday evening a third man joined the kitchen family circle at Homewood, and added the smoke of his pipe to the smoke of those already in possession. Wednesday came, the morning and the noon and the afternoon passed without incident.

Dolly had been much with her husband. Mr. Meadows took occasion to wander into the works, and was treated at first with much respect. Really anywhere Mr. Meadows might have passed—to those who did not know he elected to live in the kitchen—for a small manufacturer—for a master reduced to take a clerk's place.

And Mr. Meadows had once occupied a very

different position to that of an accountant's bailiff, and how he ever chanced to occupy himself in Mr. Swanland's service astonished all the people employed about Homewood.

He had a good, not to say superior, address. He spoke very fair English, he wrote a capital hand, and possessed a considerable amount of education. The routine of business was evidently familiar to him, though he was of course utterly ignorant of every detail of the colour trade. Still he asked a sufficient number of pertinent questions, to convince Lang he felt determined to acquire such a smattering of knowledge as might enable him to talk glibly on the subject hereafter to people who did understand about the matter.

At the end of two days Mr. Lang had taken the "new man's" measure, but still he was puzzled to imagine what he could have been originally, and how he ever came to adopt so low a calling.

With Hankins the first question of interest was, whether the chemicals were still to be had from St. Vedast Wharf.

"You had better ask Mr. Swanland about that," was the answer. "He will be here this evening."

"What does he know about chemicals or colours either?" inquired Hankins.

"Well, he is obliged to know something about everything," replied Mr. Meadows. "He is an uncommonly clever gentleman."

"One of those who can learn without being taught, I suppose," suggested Hankins.

"You have hit it pretty nearly," answered the other, in a tone which checked any further inquiries at that moment on the part of Mr. Hankins.

In the evening Mr. Swanland accompanied by Mr. Benning arrived, to make, in his double capacity of trustee and manager, arrangements for carrying on a business of which he knew almost as much as Mrs. Mortomley did of algebra.

Lang and Hankins and a subordinate foreman had been instructed to wait his coming, and perhaps to this trial of patience the remark

of the latter, that "Swanland was the greatest swell for a man in possession he had ever seen," might be ascribed.

And indeed in one way his observation was strictly true, for whereas the individuals sent from time to time by descendants of all the twelve sons of Jacob, to keep watch and ward over the Mortomley goods and chattels, only came in for a slice of the estate, Mr. Swanland came for all.

At one swoop he had everything in his hand; without inventory or formality of any kind, save announcing himself as manager and trustee, he took a comprehensive grasp of Homewood and all it contained. The horses in the stables, the chemicals and colours in the works, the bed the sick man lay upon, the flowers in the garden, the exotics in the greenhouse, the cat curled up before the hall fire, the dogs raving at the length of their chains at the intruder, the pigeons in the dovecote, and the monarch of the dunghill, all belonged to Mr. Swanland. On the Saturday morning previously he had scarcely been aware that such a

man as Mortomley was in existence. If he had accidentally heard his name, no memory of it remained; whilst as for Homewood, the place might have been a station in Australia for aught he knew about it.

And now he was master. Nominally the servant of the creditors, and ostensibly acting for the bankrupt, he was as truly the lord of Mortomley, the controller of his temporal destiny, as any southern planter ever proved of that of his slaves.

Whether the gentlemen, commercial and legal no doubt, who concocted the Bankruptcy Act of 1869, and the other gentlemen of the Upper and Lower Houses who made it law, ever contemplated that an utterly irresponsible person should be placed in a responsible position it is not for me to say, but I cannot think that any body of men out of Hanwell could have proposed to themselves that the whole future of a bankrupt's life should be made dependent on the choice of a trustee, since it is simple nonsense to suppose a committee selected virtually by him and the peti-

tioning creditor have the slightest voice in the matter.

And if any man in business whose affairs are going at all wrong should happen to read these lines, which unhappily is not at all probable, since literature at such a time chiefly assumes the form of manuscript, let him remember liquidation means no appeal, no chance of ever having justice done him, nor even, remote contingency,—supposing the trustee a cool hand like Mr. Swanland,—of setting himself right with the business world.

He who goes into liquidation without first being sure of his trustee, his lawyer, and his committee passes into an earthly hell, over the portals of which are engraved the same words as those surmounting Dante's 'Inferno.'

He has left hope behind. God help him, for nothing save a miracle can ever enable him to retrace the path to the spot where she sits immortal.

At Homewood Mr. Swanland was in possession, and yet Dolly never suspected the fact. Her first uneasiness arose from a few words uttered by Mr. Benning.

"I suppose the business will be carried on," he remarked, sitting in the pleasant drawing-room with his feet stretched out towards the fire and his hands plunged in his pockets. Dolly could not avoid noticing that all these dreadful men did keep their hands in their pockets, as if they had no use for them anywhere else. "We must get a manager, I suppose."

Now was Dolly's opportunity.

"The business cannot be carried on except by some one who understands it thoroughly," she said.

"I do not suppose there will be any difficulty about that," he answered. "Competent people are always to be had if one knows how to look for them."

"Do you mean" she inquired, "that my husband will not have the management of his own business. Under Mr. Swanland I mean of course," she added.

"Mr. Mortomley's health seems quite broken up," said Mr. Benning. "It would be simple cruelty to ask him to attend to business. After the meeting of creditors the best thing he can

do will be to go to some pretty seaside place in Devonshire or Cornwall, and live there comfortable upon your money."

For a minute the wretched woman sat silent facing her misery. Leave Homewood! leave the business of which her husband thought so much! Perhaps it was not true, perhaps she had not understood him.

"Do you really think we had better go away, away altogether," she gasped.

"Certainly," he answered.

At that moment, that critical moment, when she was about to ask if such a proposal were possible what the meaning of liquidation could be, Mr. Swanland, pale, bland, pleasant, courteous, Mr. Asherill's perfect gentleman the accountant cat, with his claws sheathed in velvet, folded in his muff, purring complacently, re-entered the room.

"Well, Mrs. Mortomley," he said, "everything seems most satisfactory. The trade appears good and the men employed respectable. Yes, thank you; I will take a cup of tea."

This was between the lines, and when Mrs. Mortomley handed him the tea she noticed how he stirred it, not at all as Mr. Asherill's perfect gentleman should have done, but hold- the spoon upright.

"It is a shame for me to be so hyper-critical," she thought. "I dare say he is a far honester man than this dreadful lawyer."

And so she inclined her ear to his pleasant words.

"Do not think, Mrs. Mortomley," he said, as he was leaving, with a sudden uplifting of his Albino eyes, "that because I am placed here in a disagreeable position I wish to make matters disagreeable to you. Pray let me hear from you when you want anything, and be quite sure it is my desire to act towards you as a friend in every way."

And he put out his hand.

Dolly took it, and thought she must by some accident have got hold of a frog.

Kleinwort was right. Mr. Asherill's partner had no digestion and no heart.

The more Mrs. Mortomley thought about

Mr. Swanland the less she believed in him, spite of his plausible manner and his pleasant utterances, and when she crept into bed that night she caught herself wondering whether there could be any good in a person whose hand was like wet clay and who stirred his tea as the accountant stirred his.

Mr. Swanland left Homewood with an instinctive knowledge that the *quondam* mistress of that place disliked him, which knowledge touched the trustee in no vulnerable point.

It made, however, some slight difference to Mrs. Mortomley in the future, that future which, lying awake in the darkness, she vainly tried to forecast.

CHAPTER IX.

IN THE 'TIMES.'

If there was trouble at Homewood on that especial Wednesday, it had not been a day of unmixed pleasure to two people in the city.

His worst enemy might have pitied Mr. Forde when on opening the 'Times,' lying over the back of the official chair at St. Vedast Wharf, the first sentence which met his eye was,

"Before Mr. Commissioner Blank." "*Re* Archibald Mortomley," and all the rest of it.

The paragraph was not altogether an inch long, but it proved enough to make Mr. Forde turn as faint and sick as many a man brave enough and honest enough had turned before in that very office.

In imagination he saw looming in the distance ruin and beggary. He heard the gates of St. Vedast Wharf close behind him for the last time. Things were worse with him, much worse than they had been when Mortomley's nephew came to say his uncle meant to go into liquidation, and Mr. Forde felt impelled once again to take his hat.

"I wish I had left then," he muttered.

If a house be tottering, the removal of even a single stone may hasten the impending catastrophe. As Mr. Forde believed, Mortomley was a most important stone in the edifice of his own safety, and yet even at that juncture it never occurred to him it was his own mad sledge-hammer blows had driven it so completely out of place that no one could ever hope to make it available at St. Vedast Wharf again.

Really the manager was to be pitied. If there chanced to be one thing more than another on which he piqued himself, it was his genius for diplomacy, and, as Mr. Gibbons said, he had done a neat thing when he employed his own solicitor to do Mortomley's work.

If everything could have been prevailed upon to work as he intended it should, Mr. Forde would have been comparatively at ease; but edged tools have sometimes a knack of cutting those who play with them, and already one of Mr. Forde's tools had inflicted upon him a nasty wound.

"I will go round to Basinghall Street," he said almost aloud, as though some balm of Gilead might be extracted even from Salisbury House, and he went round to find Mr. Swanland out, Mr. Asherill urbane and unctuous as ever.

Deriving little consolation from his unsatisfactory interview with the latter gentleman, he walked on to Kleinwort's office, only to find him absent also, and the time of his return uncertain.

Then, because he was able to think of no other person to whom he could speak on the subject, he turned into Werner's counting-house.

As usual, Mr. Werner was within and visible.

"Have you seen the 'Times'?" asked Mr. Forde, after the first greetings were exchanged.

"Yes," was the short reply.

"Were you not surprised?"

"I do not know. I suppose I was. I thought you would have expressed your wishes more clearly."

"Clearly!" No italics and no number of interjections could convey an idea of the tone in which Mr. Forde uttered this word. "Why, sir, I told Benning as plainly as I could speak I wanted the matter kept out of the papers, and if that was not sufficiently explicit, I repeated the same thing to Swanland, and now just see the mess they have got me into."

"What do your directors say?"

"I have not seen any of them yet. What I shall say to them I cannot imagine."

And Mr. Forde beat a dismal tattoo on the corner of the desk as he spoke.

Then ensued a pause, during which Werner looked out at the weather, which was wet and cheerless, and Mr. Forde looked at him.

"What do you think?" asked the manager at length.

"I do not think. What is the good of thinking? If you had not been so decided on having your own way and insisting on Benning taking out the order, this need never have happened; but you always imagine yourself cleverer than anybody else, and so overshot the mark. Have you been to Swanland?"

"Yes, he was out. I saw Asherill, however, who repudiated all knowledge of Mortomley and his affairs and Swanland and his doings. He blessed me and gave me a tract, and said he was going to speak at a meeting this evening on behalf of a mission to some hopeful heathens in Africa. He presented me with tickets and asked me to give them to any friend if I could not make use of them myself. Here they are."

Henry Werner took the tickets and tore them into small atoms, flinging these contemptuously into his waste basket.

"If he would speak on behalf of a mission to the heathens of the City of London, I could furnish him with some anecdotes calcu-

lated to adorn his address," he remarked. But to return to Mortomley. In your place I should meet the difficulty boldly. There is nothing disgraceful about Mortomley's debt to you; nothing disgraceful about the man, spite of all the mud with which you have been pleased to bespatter him. His worst crime is illness, and that illness leaves you at liberty to make good any story you like to tell. If it were Kleinwort now—"

"Kleinwort would never serve me as Mortomley has done," interrupted Mr. Forde.

"It is very hard to tell what any man would do till he is tried," said Mr. Werner sententiously.

"*You* would not fail me. *You* would always consider me. *You* would remember I have a wife and family depending upon me," observed Mr. Forde entreatingly.

"If I were in a corner myself, I am quite certain I should do nothing of the kind," was the frank reply. "My dear fellow bring the case home. Do *you* never fail other people? Do *you* always consider me for instance?

Have *you* given throughout the whole of this affair of Mortomley's one thought to his wife or child? "No you have not, and no man in business does. You would pitch Kleinwort and me and a score more over to-morrow if you could do so safely, and we would pitch you over if any extraordinary temptation came in our way. You do not believe in us, and we do not believe in you; but we do believe we have amongst us got into such a cursed muddle we cannot afford to throw anybody overboard who might swim to land and tell the story of our voyage. That is the state of the case, my friend. It is not a cheerful view of the position, but it is the true one."

"I have no doubt you would throw anybody overboard and jeer him while he was drowning," said Mr. Forde bitterly. "Now let Kleinwort be what he may, he has a heart. He is not like you, Werner."

"Well that is a comfort at any rate," remarked Mr. Werner. "I do not think I should care to be like Kleinwort."

Mr. Forde did not reply. He always got the worst of the game when he engaged in a verbal duel with Mr. Werner, so he remained leaning against the corner of the desk for a minute or so in silence thinking how extremely disagreeable Werner was and how hardly every one dealt with him.

At length he roused himself and said, "I suppose there is no good in my staying here any longer."

"You are quite welcome to stay" was the reply; "but I agree with you that there is no good purpose to be served by your doing so."

"What a Job's comforter you are," sighed poor Mr. Forde.

"Job came all right in the end, if you remember," Mr. Werner replied. "If you only fare ultimately half so well as he did you will not have much cause to complain."

"Yes, to-morrow must come, no matter how much sorrow to-day holds," answered Mr. Forde unconsciously paraphrasing one of Kleinwort's utterances. "If you see any

of my people, Werner, do try to make things a little pleasant for me."

"You had better explain what you propose telling them, so that I may know the statement I am expected to back up," said Mr. Werner. "These things ought to be arranged beforehand."

But Mr. Forde had already banged the door and departed, so that the last utterance failed to reach his ears.

When Mr. Werner went out during the afternoon he met Mr. Kleinwort.

"Have not you some shares in that Spanish mine Green promoted," he inquired.

The German nodded.

"Well, I heard this morning from good authority that the mine will never pay, that the whole thing is a swindle, and was a swindle from the beginning.

"Ah! what a world is this," said Kleinwort with a pious and resigned expression of countenance.

"I do not think it is too late for you to sell," suggested Mr. Werner.

The German shrugged his shoulders.

"It matters not to me," he replied.

"I thought you said you had shares," remarked his companion.

"So I have; but they are in pledge don't you call it. That dear Forde wanted them and he has got them. How nice it is when a man has got what he wants."

"Kleinwort, I am afraid you are a great rogue," observed Mr. Werner severely.

"Ditto to you half countryman of mine own," answered the other raising his hat with a gesture of mock deference. "Have you been to St. Vedast to-day? No. Neither have I. Seemed best, I thought, to leave poor Forde to digest that neat little paragraph in the 'Times' without disturbance!"

"It will be a bad thing for him, I am afraid," remarked Werner.

"It will be a bad thing for me, which is matter of much more interest to Bertram Kleinwort," was the answer. "That accursed Benning and thrice-accursed partner of the Christian wolf,—how I wish they were both

hanging on a gibbet higher than Haman's, and that I was big man enough to pull their legs!"

Having giving utterance to which Christian desire Mr. Kleinwort departed, leaving even Werner astonished at the tone of deadly hatred he concentrated in one sentence.

"I believe you would do it too, you little devil," he decided. "Well, I will go and tell Forde about the mine, and give him a chance of selling."

But Mr. Forde was not at the wharf.

"He had received a letter by the second post," explained one of the clerks, "which obliged him to start at once for Newcastle."

Mr. Werner smiled. He understood the cause of that sudden journey, but he only said, "I will look round again on Friday."

But when Friday came, it was useless for him to do so. The shares in that especial mine were a drug in the market. Every one was hastening to sell, and no man could be found to buy.

Meantime, however, fortune, which never

proves more utterly capricious than when we believe ourselves down for life in her black books, had relented and done Mr. Forde a gracious turn.

On the occasion of that meeting in behalf of the heathen, to which Mr. Forde referred so contemptuously, Samuel Witney, Esq., took the chair, and after various missionaries and others interested in the good work had addressed the assemblage, and votes of thanks had been returned to everybody for something, proposed to his dear brother in religion that, as they must return to their respective homes from the Waterloo Station, they should walk thither together.

Perfectly well Mr. Asherill understood the reason of this suggestion, and for one moment he hesitated whether he should not charter a cab to the City and tell Mr. Witney the literal truth, namely, that he generally travelled to and from his snug villa residence *viâ* the North London Railway.

But immediately he decided to face the difficulty. Sooner or later his fellow Christian

was certain to question him about Mortomley, and the sooner he did so, the less difficulty there might be in answering his inquiries.

"I was very much surprised to see in the 'Times' this morning that Mr. Mortomley had gone into liquidation," began Mr. Witney.

"Sad affair, is it not?" said Mr. Asherill, feeling his way.

"It is sad for us. We are creditors, as of course you are aware."

"I have been given to understand as much, but I am glad to know that you are not creditors for any large amount, that is, I mean for anything serious. A few thousands is of course a bagatelle to a great concern like the General Chemical Company."

"Humph!" ejaculated Mr. Witney. He did not care to say the loss if total would mean half dividend or none at all, and yet still he was too much exercised in spirit to be able to remain silent under the grievance. "One does not like to lose even a comparatively small sum," he observed at length.

"That is quite true," agreed Mr. Asherill,

casting about in his own mind to find the real reason why Forde, Werner, and Kleinwort had all been so desirous to keep Mortomley on his feet.

According to Mr. Witney, the state of whose feelings Mr. Asherill read like a book, the colour-maker did not owe the Company such an amount as to warrant the fuss made over and the anxiety exhibited about his affairs.

"What is your opinion on the subject of dividend?" asked Mr. Witney after a pause.

"Well, I can scarcely be said to have an opinion," was the reply. "I have nothing to do with the matter. My young partner has it all in his own hands. I did not wish our firm to undertake the management of the affair."

"Why?" inquired Mr. Witney.

"I really could scarcely tell you why," answered Mr. Asherill, "except that I have my whims and fancies, as some people would call them. Mortomley's father was a friend of mine, and although a member of the Church of England, a thorough Christian. He was, I assure you," continued Mr. Asherill, as his

companion shook his head in a manner which might either have expressed disbelief or a desire to imply that wonders would never cease. "He gave me a helping hand once, when help meant more than it usually does" ('more than you would have given your brother,' added Mr. Asherill mentally) "and I did not like the notion of winding up the son. One never knows how sadly these things may end, and of course a trustee ought to have no personal feeling towards a bankrupt. He ought to be as impartial as justice herself. Mr. Swanland, however, has got the management of the estate, which from what I hear is a good estate, a very good estate indeed," finished Mr. Asherill unctuously, as though he were saying grace before partaking of a plenteous and well-served dinner.

"You think there will be a good dividend then?" suggested Mr. Witney.

"Well, I did hear," was the cautious answer, "some talk of twenty shillings in the pound, but that I do not credit. The expenses, go to work as we may, must be considerable, and

then things may not fetch the prices expected; and, further, poor Mortomley is ill, and that is always a drawback; but if you get fifteen shillings, come now, you would not grumble then?"

"No, certainly; but we should like to see twenty," said Mr. Witney. "I will call round and have a talk with Mr. Swanland on the subject."

"Do," said Mr. Asherill cordially. "He will be able to tell you all about it, much better than I," and the two men having by this time arrived at Waterloo, they shook hands and blessed one another and proceeded to their respective trains, Mr. Asherill thinking as he went, "You do not know any more than I why your manager wanted this affair kept quiet, but you will know to your cost some day, or I am greatly mistaken."

After all, it is never the straws which know so well the way the wind is blowing as those who see them swept along with the gale.

"I give the Chemical Company another year," went on Mr. Asherill, mentally con-

tinuing the subject. "That I fancy will be about long enough for them."

And then he fell to considering whether he should like to have the winding up of the St. Vedast Wharf estate, and decided he should not, for the simple reason that he did not think there would be much estate left to wind up.

There is often a touching directness about the secret motives of professing Christians. Perhaps this may be the reason why carnal and unconverted creatures love so little those who love themselves and worldly prosperity so much.

CHAPTER X.

MR. SWANLAND WISHES TO BE INFORMED.

MEANTIME at Homewood a nice little storm was coming up against the wind.

Concerning misfortune, Kleinwort's theory may be accepted as correct. It is rarely the expected rain-fall, rarely the anticipated storm, which beats down the hopes of a man's life, destroys all the fair prospect of his future. In nine cases out of ten the tempest creeps out of some totally unlooked-for quarter; and behold ere one can quite understand that the morning sunshine is overcast, or the mid-day glory clouded, the heavens are opened, and out of them proceed lightnings and thunder and blinding tempests which blast every bud

and flower and fruit a man has looked on with hope and pride, before he can realise the nature of the misfortune that has fallen upon him.

Now something of this kind occurred at Homewood, and it assumed the shape first of a most polite note from Mr. Swanland, asking Mrs. Mortomley if she could oblige him by calling at his office at eleven o'clock on the next morning, Saturday, as he was unable to go to Homewood, and there were two or three matters about which it was necessary for him to see her, and next of the following :

"St. Swithin's Lane, E.C.
"September 29th, 187—.

"Mrs. Mortomley,
"Homewood.

"Madam,

"A Mr. Benning has been with us to make some inquiries concerning the moneys bequeathed to you by Miss Dollabella Chippendale, of which our Mr. Daniells is trustee. In Mr. Daniells' absence we have deferred answer-

ing these inquiries, but we think it might be advisable for you to request your solicitor to call upon us with reference to this matter, Mr. Benning, as we understand, being only engaged about some liquidation affair in which Mr. Mortomley is concerned.

"Your obedient Servants,

"HERSON, DANIELLS, AND Co."

Dolly sat and pondered over these letters as she had sat and pondered over the letter signed John Jones, mentioned in a very early chapter.

That epistle she had regarded in the light of a gratuitous piece of impertinence emanating either from Mr. Kleinwort or Mr. Forde, and under this impression she worded the advertisement which so annoyed Mr. Asherill; but when the last post of the next day brought those two missives, she began to wonder whether John Jones might not really have been some humble friend gifted with greater prescience than she possessed, who, unknowing of the remnant of her quarter's income she still

possessed, might imagine her so short of money that even two pounds four shillings might prove acceptable.

Moved by some incomprehensible impulse, she, the most careless of created beings, searched for that letter and locked it away in her dressing-case.

There was no Rupert to talk to now. Twice since his departure he had appeared at Homewood, the first time to say Antonia was busy purchasing her trousseau, and that old Dean had acted most generously in the matter of money, on the next occasion to ask Dolly not to expect to see him before Monday, as he was obliged to go down to Bath; the real truth being Rupert had thought the Homewood matter over, and decided that until Antonia had become Mrs. Dean, the less he saw of that place the better.

On the occasion of his first visit, Turner, the man already mentioned as having incited Esther to remove those vases and statuettes which seemed to them both desirable possessions, stopped him on his way to the gate.

"You and Mr. Lang, sir, saw a man the other morning looking over the fence, I believe?"

Rupert nodded assent.

"And you asked Lang who he was, and Lang could not tell you?"

"Yes," agreed Mr. Halling.

"Well, I know, sir; he's a detective, and there are more of them about."

Rupert stepped back as if he had received a blow, he stepped back so far he was brought up by a tree of *arbor vitæ*, out of which he emerged dripping with wet.

"Detectives?" he repeated, taking off his hat and smoothing it mechanically. "What can they want here?"

"If I am not greatly out in my calculation, sir, there are those in this business who would cheerfully give a hundred pounds to catch Mr. Mortomley tripping, or to be able to prove he ever did trip."

"Mr. Mortomley may safely defy them then." said Rupert, but he did not turn back and warn Dolly there were spies round and about watching the old familiar place.

Mr. Turner stood contemplating his retreating figure.

"A fine young man," he thought, "but cut out and made up after the world's pattern. And so he won't tell her. Well, then, I will; for a lady like Mrs. Mortomley ought not to be kept in the dark. And her husband too ill to look after aught for himself," added Mr. Turner, who in truth was with the Mortomleys heart and soul, so far as the exigencies of his delightful profession allowed him to have sympathy for any one beyond the "one" who had put him in possession.

So he told Esther, who told her mistress, who was naturally incredulous of, and indignant at, Turner's statement."

"Detectives!" she repeated scornfully. "Does the man suppose we are thieves or murderers?"

"No, ma'am, but I—I do really think he is sorry for you—and—the master."

Esther was brushing Mrs. Mortomley's hair, as she uttered this sentence slowly, and with considerable hesitation.

In the glass she could see reflected her mistress's downcast face—the sudden compression of her lips—the quiver about her mouth.

They had sunk very low Dolly felt, when even the bailiffs pitied them!

That was her first thought. Her next was, that in his way Turner was trying to do his best for her and her husband, but she could not trust herself to speak upon the subject, so she refrained from answering, and the brushing proceeded in silence.

Next morning Esther detected some white hairs amongst the brown. Of late this had been a matter of no rare occurrence.

"What does it signify?" Mrs. Mortomley exclaimed. "If these men stay here much longer my hair will be white as snow. Oh! I wish!—I wish—I wish!" she added passionately, "we had a house to ourselves once again. If it were the humblest cottage in England in which I could shut the door and feel we were alone, I should thank God for his mercy—"

"It cannot be for long, ma'am, Turner

says—" Esther was beginning, when Mrs. Mortomley faced round upon her.

"If you mention that man's name again, I will give you notice."

Which certainly most servants so situated would have taken without further ceremony on the spot.

If Mrs. Mortomley had possessed the wisdom of the serpent, she would not have arrayed herself in the gorgeous attire she selected as especially suitable for a visit to Mr. Swanland's offices; but Dolly could not yet realize the fact that her husband was bankrupt, that a trustee ruled at Homewood, that the last man in possession was his lord-lieutenant, that the men were no longer Mortomley's men, but belonged to Mr. Swanland, as did the works and everything else, themselves scarcely excepted, about the place.

So, arrayed like the Queen of Sheba, Dolly started away on foot to catch the train from Leytonstone which should enable her to reach Mr. Swanland's office by eleven.

There were horses in the stable, but Mrs.

Mortomley forbade them being harnessed for her benefit.

"It was a fine morning and she preferred walking," she said; though Mr. Meadows with some effusion of manner assured her, if she wished, he would have the carriage brought round directly, and he continued to press his offer till she cut him short by saying,

"As it seems I can no longer order my carriage for myself, I shall walk. You have taken very good care, Mr. Meadows, during the course of the last two days to let me know I am not mistress here or my husband master. Kindly stand aside and let me pass. I have to see your employer at eleven o'clock."

And she opened the gate for herself, and walked out into the road as if not Homewood alone but all the stately homes of England had belonged to her of right; walked out to hear the worst which could befall.

It was a splendid morning. After raining for a whole week with scarcely a moment's intermission, the weather that day seemed to

have made up its mind to turn over a new leaf and to be bright for evermore.

Athwart all the forest glades sunbeams fell in golden bars on the vivid turf; the trees were still in full leaf, the songs of birds sounded in Dolly's ears; all nature seemed careless and happy and prodigal; and as the woman upon whom such trouble had fallen so suddenly looked first on this side and on that, she thanked God involuntarily for the beauty of this beautiful world, and then exclaimed almost aloud,

"And there *must* be some way into the sunshine for us, if I could only see which turning to take."

There was, my dear, and you had taken the turning. All unconsciously your feet were already treading a path leading into the sunshine—through dreary wastes it is true—along places stony and thorny; across wilds hard to traverse, but still a path conducting to the sunshine, out of the blind, maddening, perplexing darkness, into light.

It has always been a puzzle to me why

the newest offices in London are those which seem most frequently under the hand of the house decorator.

If you happen to have an account at an old banking establishment, to have entrusted your affairs to the management of an old-fashioned solicitor, or to be acquainted with a broker who is one of a firm known in the City for years, you may call upon each and all of them, season after season, without fearing to encounter that villainous smell of paint which meet those who do business with new people at every turn, on every landing.

As for Salisbury House, painters, white-washers, paper-hangers, and varnishers pervaded it with a perpetual presence.

A man given to punning once suggested the reason for this was—the dreadful cases taken in there—but Mr. Asherill, to whom the remark was made, would not see the intended joke, and observed it might be well for some people, who did not possess a saving faith, if men were able to perform a similar cleansing operation on their souls.

On the occasion of Mrs. Mortomley's first visit to Salisbury House, Mr. Swanland's own office was undergoing a course of purification, and he was therefore compelled to receive her in the room where a week previously Messrs. Kleinwort and Werner had been admitted to an audience with the senior partner.

In acknowledgment of his own comparatively subordinate standing in the firm, Mr. Swanland's papers were ranged upon a table covered with green baize, drawn close beside the window, while Mr. Asherill maintained his position at the ponderous mass of mahogany and morocco leather which occupied the centre of the room.

When Mrs. Mortomley entered, Mr. Asherill rose, and, with a profound bow and studied courtesy of manner, handed her a chair.

Mr. Swanland availed himself of this opportunity of feebly indicating his senior as "my partner;" then, while Mr. Benning who was present advanced to shake hands, Mr. Asherill resumed his seat and his occupation with an air which said plainly to all who cared to understand,

"Now don't interrupt me or trouble me about your trumpery business. Here am I with the whole future of mercantile London on my shoulders, and it is absurd to expect me to give the smallest attention to this ridiculously poor affair."

At intervals he touched his office bell, and sent the clerk who appeared in answer, to Mr. So-and-So, to know about such and such an affair; or had a book big enough to have contained lengthy biographies of all the Lord Mayors of London from the time of Fitz Alwyn downwards brought in, from which he made a feint of extracting some useful information; but really all the time he was watching Mrs. Mortomley.

Without appearing to do so, he took her in from the enormous rolls and plaits on the very summit of which her bonnet was perched to the high-heeled boots, the tops of which reached high above her ankles. There was not a flower or ruche or frill or furbelow or bow about her dress of which he did not make a mental inventory. He noted the lace

on her mantle, and the fit and colour of her gloves; and while he thus noticed her face, dress, manner, and tried to piece a consistent whole out of the woman's appearance, her position, and Kleinwort's account of her, the talk went on smoothly and easily enough at first.

"It will be necessary for us, Mrs. Mortomley, to know something about your own money in the event of any questions being asked at the meeting of creditors," began Mr. Swanland, after he had asked after Mr. Mortomley and apologised for bringing her to town. "It was left to you by a relation, I believe?"

"No," Dolly explained, "not a relation exactly. By my godmother, Miss Chippendale."

"Before or after your marriage?"

"You need not trouble Mrs. Mortomley with all those questions," Mr. Benning here interrupted. "I have been to Doctors' Commons and ascertained all the particulars."

Dolly turned and looked at him as he said this; turned sharply and suddenly, and then

for the first time Mr. Asherill decided she was not a person whom it might be quite safe to offend.

Already he saw that there was secret war between her and Mr. Benning; already he understood she scented danger afar off, and was standing at bay waiting for its coming.

"I am sure," said Mr. Swanland in his smoothest tone, with his blandest and falsest smile, "I do not want to trouble Mrs. Mortomley unnecessarily about anything; but it is for the interest of all concerned that we should know at first precisely how we are placed. How we are placed," repeated Mr. Swanland with some self-satisfaction at the neatness of his sentence.

"That is just what I want to know," agreed Dolly, "though it seems to me we could scarcely be in a more miserable position than is the case at present."

At this juncture Mr. Asherill cleared his throat vehemently. Mr. Benning seated with his legs stretched out crossed one foot over the other and contemplated the polish

on his boots while Mr. Swanland remarked, "Ladies are always so hasty. They jump at conclusions so rapidly, and I must say, if you will forgive me, Mrs. Mortomley, frequently so erroneously."

"You mean, I suppose, that we may find ourselves in a more miserable position still?" said Dolly flushing a little. "If that be your meaning, let me know at once whether this fresh trouble refers to my money."

"I assure you—" began Mr. Swanland.

But she interrupted him by a quick impatient gesture.

"Why did you ask me to come here this morning? What is it you wish to be told that Mr. Benning cannot tell you better than I?"

Mr. Asherill laid down his pen and began to turn over the leaves of his diary softly and with a great show of interest. Mr. Benning lifted his eyes from his boots to stare at Mrs. Mortomley, while Mr. Swanland looking across at him asked,

"Was there anything to that effect in the will?"

"No. If you had given me five minutes' interview, as I asked, I could have told you there was not."

"And Herson?"

"Knows nothing, or will know nothing, except the fact that money has been withdrawn for business purposes, and that Daniells refused to allow any more to be used, which all tallies with Forde's statements."

"Mrs. Mortomley," asked Mr. Swanland, "you can save us a vast amount of trouble if you will kindly inform us whether there has been any settlement made upon you of this money."

"I do not know," she answered. "I suppose so; however, the money is mine, it was left to me."

"Of course, of course, we understand all that," said Mr. Swanland. "What I want you to tell me is whether Mr. Mortomley ever made any settlement of this money on you."

"No. It did not come from any of his relations or friends; it was bequeathed to me as I have already stated by—"

"She does not know," suggested Mr. Swanland, speaking across Dolly to Mr. Benning.

"No; but I think we may draw our own conclusions. Was the subject of settlements ever discussed between you and your husband?" he inquired, turning to Mrs. Mortomley.

"No; certainly not. We never had separate purses, we never could have. What was his was mine, and what is mine shall of course always be his."

"We do not mean to suggest that you and Mr. Mortomley ever were or ever will be on other than the most affectionate terms," retorted Mr. Benning with a slight sneer.

"Fortunately the domestic happiness or unhappiness of our clients is not a matter we are called upon to investigate," said Mr. Swanland with a light laugh. "Eh, Asherill?"

Mr. Asherill looked up with an expression of face which implied he had come up from the profoundest depths of thought to hearken to his partner's babble.

"No, no, no," he agreed hastily. "Matrimony is an account out of which it would take wiser heads than ours to make a fair balance-sheet," and he was resuming his occupation, when Mrs. Mortomley addressed him.

"Sir," she said, his white hair and large head inspiring her with a momentary confidence in his integrity and straightforwardness, "you look like a gentleman who might have daughters of your own, daughters as old as I am, and who may yet be—though I earnestly hope not—in as great difficulty and perplexity as I am this day. Will you tell me what is the meaning of all this—why do they ask so many questions about my money?"

"I do not know anything about the matter, my dear," he answered, in his most patriarchal manner. "I have not the faintest idea what it is my young partner has in his mind, but you may be quite certain it is nothing except what will turn out for your good eventually. You may trust him implicitly."

Dolly surveyed the trio while Mr. Asherill

was speaking, and when he finished she felt she had never seen at one time three men together before less calculated to inspire confidence.

"The days of highwaymen are over," she said when describing the interview subsequently to Mrs. Werner, "but I felt instinctively I had got amongst banditti."

"Supposing," she said, turning to Mr. Swanland, "that there were no settlements, how will it affect me?"

"How will it affect Mrs. Mortomley, Benning?" inquired Mr. Swanland innocently.

"What is the use of asking such a question of me?" exclaimed Mr. Benning irritably. "You know as well as I that in such a case what is hers is her husband's, and—"

"Go on please," said Dolly, as he paused.

"And what is your husband's, I was going to say," he proceeded, spite of Mr. Swanland's look of entreaty, "is his creditors'."

"Then you mean to have my money?" she said, "you mean to take the only thing left to us?"

"There may be a settlement you know," observed Mr. Swanland in a soothing voice.

"There is not, I feel there is not," she interrupted.

"And in any case," continued Mr. Swanland, "it is not we who take, but the law; it is not we who have, but the creditors. We must hope for the best, however, Mrs. Mortomley. No one will be more truly rejoiced than I to know this money is secured to you."

She seemed as if she had not heard his sentence, but sat for a minute like one stunned. Then she said bitterly,

"A 'Well Wisher' sent me two pounds four the other day, and I forwarded the amount to the London Hospital. It seems to me I may yet have reason to repent of my haste at my leisure."

In an airy manner Mr. Swanland, apparently treating her words as a mere jest, remarked, "I am not quite sure, Mrs. Mortomley, that in my capacity as trustee the two pounds four you mention ought not to have been handed over to me."

If his words conveyed any meaning to her she made no sign of understanding it. After sitting for a few moments lost in thought she rose, and saying "I shall go at once to a solicitor," inclined her head to the accountants and Mr. Benning, and left the office, before Mr. Asherill could open the door for her to pass out.

That same evening Mr. Meadows received a note from his employer containing various directions and instructions. After the signature came a postscript, "How does it happen *Mrs.* Mortomley's letters have not been forwarded to me? See to this *at once*, and never let me have to complain of such negligence again."

For with all the flocks and herds of the Mortomley Estate held in his hand, Mr. Swanland's soul sickened, because of that two pounds four shillings he could never now hope to liquidate.

CHAPTER XI.

MRS. MORTOMLEY'S FORTUNE.

Mr. Leigh, Mortomley's solicitor, was all that in an early chapter of this story Mr. Asherill stated him to be, and perhaps a little more.

He was honest and honourable, a kind father, a devoted husband, an affectionate son, and a staunch friend, but he was human, and being human his reception of Mrs. Mortomley proved cool and formal.

No one knew more of Mortomley's estate than he—not even Mortomley himself. His father had managed the legal affairs of Mortomley's father, and he personally had been *au fait* with every in and out of the son's hopes and disappointments, successes and

failures, gains and losses, liabilities and expectations, until the death of Richard Halling.

At that time, some outspoken advice was given on the one side, which caused a certain amount of vexation on the other; and although Mr. Leigh had never ceased to act as the colour-maker's solicitor, still from the day that grievous connection — so madly continued with the General Chemical Company began—he knew so little of the actual position of his former friend, that when Mortomley walked into his office, out of which he was subsequently dragged by a clerk from St. Vedast Wharf, and stated it was absolutely necessary for him to lay the state of his affairs before his creditors, the lawyer stared at him aghast.

Then after that patched up truce with fate, the terms of which were evolved out of the workings of Mr. Forde's ingenuity, things went on as before, and he had no more idea his client was on the verge of bankruptcy, until he saw that paragraph previously men-

tioned in the 'Times,' than he had of going into the 'Gazette' himself.

Well might Mr. Leigh consider he had been hardly done by. At least he was an honest man, and yet Mr. Mortomley evidently preferred that a black sheep should manage his affairs.

Faithfully, through every chance and change of life, he had dealt by his client; and now when he really might have made some amount of money worth having out of his estate, that client pitched him over.

And finally, as if all these injuries were not enough, here was Mrs. Mortomley herself, a woman he had never taken to or understood, sitting in his office, dressed out as if liquidation by arrangement meant succession to an earldom and a hundred thousand a year.

He sat and looked at her, not speculatively, as Mr. Asherill had done, but disapprovingly.

Mr. Leigh entertained some old-fashioned ideas, and one of these happened to be that a woman who, at such a juncture, could think of her dress, was not likely to be of much assist-

ance when the evil days arrived in which pence should take the place of pounds,—and stuffs, of silks and satins.

Nor did he, of course, incline more favourably to Mortomley's wife, when she explained how small a share her husband had in the selection of Mr. Benning.

If Mortomley had not been ungrateful, she had proved herself so little better than a simpleton, that he could not find an excuse for her folly, in her ignorance.

All this made it hard for Dolly to tell her tale; indeed for ever Mr. Leigh had only a hazy idea that, in the event of his having happened to be in town instead of absent from it, things might have turned out differently.

A week only had elapsed since Mrs. Mortomley took her early walk to seek that vague advice and assistance, which last is never given, which first is always utterly useless; but so many events had crowded themselves into the space of eight days, that the incident slipped out of the sequence of her story, and was only mentioned accidently by her.

Indeed, she was so full of the horrible idea suggested by the interview at Salisbury House that she began at the end of her narrative, instead of the beginning. She asked questions, and failed to answer questions which were put to her.

"What was a settlement—had any been made—was it true, as Mr. Benning said, that if there were no settlement, everything went to the creditors. If so, what was to become of her husband, Lenore, and herself?"

Mr. Leigh replied to her last inquiry first.

"There will be an allowance made out of the estate, of course," he said.

"Are you certain," she persisted; "for if they can avoid doing so, I am sure we shall not have a penny."

Whereupon, Mr. Leigh read her a mild lecture warning her of the danger of being prejudiced, and making enemies instead of friends. He gave her to understand that Mr. Swanland was a member of a most respectable profession, and that she had not the smallest reason to suppose he was inimical to her husband, or

disposed to act in other than the kindest and most honourable manner.

With an impatient gesture Mrs. Mortomley averted her head.

"I shall never be able to make any one comprehend my meaning," she said wearily, "until events have verified my forebodings. It seems of no use your talking to me, Mr. Leigh, or my talking to you, for you think me foolish and prejudiced, and I think you know just about as much of what liquidation by arrangement really is as I did a week ago."

"In that case—" he began coldly.

"You think I ought to say good morning, and refrain from wasting your valuable time," she interrupted.

"My dear Mrs. Mortomley," he said gently, for he saw that her eyes were full of tears, and that her trouble was very genuine, "pray compose yourself, and try to look calmly at your situation. You are frightening yourself with a bugbear of your own creation, I assure you. The new Bankruptcy Act was framed for the express purpose of relieving honest

debtors from many hardships to which they were formerly exposed, and to assist creditors to obtain their money by a cheaper and more simple mode than was practicable previously. You cannot suppose a trustee has the power to act contrary to law, and the law never contemplated beggaring a man merely because he chanced to be unfortunate. You may make your mind quite easy about money matters. I do not say you will be able to have the luxuries you have hitherto enjoyed;" here he made a slight stop, as if to emphasise the fact on her comprehension, "but you will have everything needful for your position. And with respect to your own fortune, which I am afraid cannot be saved, there are two sides to everything, and there are two sides to this. As a lawyer of course I think every husband ought to secure the pecuniary future of his wife and family, but really my unprofessional opinion is that settlements which place a woman in a position of affluence, and consequently provide a handsome income for a man, no matter how reckless or improvident he has been, can

scarcely be defended on any ground of right or reason. Do you follow my meaning?"

She looked up at him as he made this inquiry, and answered,

"Do not think me rude. I cannot give my mind to what you are saying. Possibly you are right. I heard your words, and I shall remember them sufficiently, I have no doubt, to be able to argue the matter out by myself at some future time—if—if we ever get into smooth water again; but I cannot think of anything but ourselves now, I cannot. While you are speaking my thoughts run back to Homewood, and I wonder what has happened there, and whether, if I told this great trouble to Archie, it would kill him outright. Through everything, I know, he has calculated on that money for me and Lenore. If he had not been satisfied, if he had ever doubted my right to it for a moment, do you suppose he would have run such a risk? Do you think he would have failed to make any necessary arrangement to keep us beyond the possibility of want?"

"I am certain he would if he could have foreseen a time like this," the lawyer answered. "But you must remember men do not anticipate bankruptcy as a rule. When they do, it is far too late to talk of settlements. If every one were prudent and foreseeing, misfortunes such as these could not occur; but bankruptcy is not a pleasant eventuality for a person to contemplate, though it is undoubtedly true that every business man ought to order his course just as if he expected to go into the 'Gazette' within a week."

"We hear something like that every Sunday about living as if we were dying, don't we, Mr. Leigh?" she asked, with a little gasping sob, "but we none of us practise what we are told. I wonder now," Dolly added, addressing no one in particular, but speaking her thoughts out loud, "whether the clergy are right after all, whether, if we all go on as we are going, we shall, men and women alike, prove utter bankrupts at the Judgment-day. An immortality of insolvency is not a pleasant future to contemplate; but it may be true. I

dare say it will be perfectly true for some of us."

Mr. Leigh was eminently a safe man—safe in morals, religion, politics, and money matters, and nothing offended his ideas more than wild utterances and random talk, for which reason Mrs. Mortomley's last sentence proved more distasteful than even her candidly expressed doubt as to his thorough acquaintance with the new Bankruptcy Act.

But he was kind, and if his visitor had occasionally a curious and unpleasant way of communicating her ideas, he could see underlying all external eccentricities that she was in fearful trouble, not because she dreaded being unable to renew her laces and replace her silks—truth being, Dolly had never descended even mentally to such details—but because she had taken a phantom to nurse and reared it into a giant.

Some one, it was necessary, should adopt measures to destroy the giant, he decided, ere it destroyed her.

"Mrs. Mortomley," he began, "you ought to get out of town for a short time—"

"And leave my husband?"

"No, take him with you."

She shook her head. "You do not know how ill he is. No one knows how ill he is but me, not even the doctors."

"He would get stronger if he were away, and he must be strong before the meeting of creditors. Ask the doctors, and be guided by their advice. Now let me entreat of you to be influenced by what they may say."

"If it were possible to move him it might be better," she said thoughtfully, "but he could not go without me, and I suppose I ought to be at Homewood."

"Why, are Miss Halling and her brother and all those men you told me about not sufficient to take care of the place?" asked Mr. Leigh.

She opened her lips to tell him that Rupert and Antonia had left, but closed them again, feeling ashamed to say how utterly desolate she and her husband were in their extremity.

"I think I ought to stay," she remarked at last.

"Really I cannot see the necessity. The presence of Mr. Swanland's clerk of course relieves you from all real responsibility."

"I suppose so—but still—"

"But still what?"

"When we leave Homewood we shall leave it for good. I feel that. I mean we shall leave it altogether, whether for good or for ill, whichever may befall."

"If you were to go from home for a few weeks, you would look at your position much more cheerfully," answered Mr. Leigh, who was not himself utterly unacquainted with some of the moods and tenses of a woman's mind.

"Mr. Benning said we should be quite free to go when once the meeting of creditors was over," Mrs. Mortomley remarked.

"That was an absurd observation," returned Mr. Leigh, "for you are perfectly free to go now."

"Yes; but he meant *for ever*," Dolly explained. "I am not mistaken," she went on. "He said they could get a manager, that my

husband's health was broken, and that the best thing we could do was to go to some pretty seaside place and live there comfortably upon my money."

Mr. Leigh's face darkened. "I must see to this," he said, speaking apparently to himself; then added, "Trust me, Mrs. Mortomley, I will do all in my power for you. I am afraid you have made one false step, but we must try to remedy it as far as possible. In the meantime most certainly I should get Mr. Mortomley away for a time. The state of his health complicates matters very much. Have you—excuse the question, but I know how suddenly these things sometimes come upon men of business—have you money?"

"Yes, thank you," she answered. "I have enough for the present; at least, Rupert has money of mine, and I can get it from him."

"And you will try to remove Mr. Mortomley," he went on, "and pray let me hear from you, and send me your address. Do not be so despondent, Mrs. Mortomley. Only get your husband well and everything will yet be right."

She smiled, but shook her head incredulously.

"You are very kind, Mr. Leigh," she said, "and I only hope your pleasant words may prove true prophecies. If they do not, when once we know the worst, whatever that may prove, we must try to bear it. I think we shall be able," added Dolly a little defiantly, drawing herself up about a quarter of an inch. She was so little she had generally to go about the world stretched out as much as possible.

"She is not a bad specimen of a woman, if she only knew how to dress herself suitably," thought Mr. Leigh after her departure, "but I am afraid she is not the wife poor Mortomley ought to have had at a crisis like this."

Which was really very hard upon Dolly, who had not the slightest intention of ever reproaching Mortomley—as a model wife might have done—because of the ruin that had come upon them.

Rather she was considering as she walked to Fenchurch Street how she should keep knowledge of this latest misfortune from him.

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not a man in possession should cross his sight; in vain she spoke of the brighter days dawning before them; in vain she employed eloquence, and it may be a little deceit.

It was always, "We will see to-morrow;" but once the morrow came, the evil hour was again deferred when Mortomley should look on the face of his fair house dishonoured, when he should nerve himself up to pass where sacrilegious feet had trodden down the beauty and the grace, destroyed all the sweet memories which once clustered round and about the place where his father had lived, where he himself was born.

And sometimes Dolly felt angry and sometimes sad, but she never felt hopeless until those men intruding into the very room where Mortomley sat listlessly looking out at the gloomy sky, taught him the precise position he occupied.

With a white face Dolly watched their movements, and when in a short time they shut the door behind them, she went up to her husband and kissed his forehead.

"Should you not like to be away from all this?" she asked.

"Yes, if there were any place to which we could go away," was the answer.

"We must leave," said Dolly, and then—for she was growing wise—she sat down to calculate the cost.

She wanted to take him to the seaside, but she failed to see how that was to be managed.

She could have done it by running into debt, for her credit was good at those seaside places where she had been the idol of landlords and where tradespeople had delighted at her re-appearance. But she had no intention of going into debt unless she saw some means of being able to repay those who put trust in her honesty.

She could not take her husband to the seaside, and yet she felt he must be got away from Homewood. The changed atmosphere of that once charming home was killing him. With the rare sympathy which women like Dolly, capable of putting themselves and their interests entirely on one side, possess, she understood that air breathed by those dreadful men was death to a person in his state of health;

and she racked her brains to think of some plan by which she might get him away, even for a fortnight, from the sound of strange voices, from the haunting presence of Messrs. Turner and Meadows, and the other more insignificant sheriff's officer.

Not in the worst time they ever previously passed through, had Mrs. Mortomley experienced such utter misery as that which fell to her lot after Mr. Swanland took the reins of government.

She knew utter anarchy prevailed in the works. She knew the men were at daggers drawn with each other, unanimous only in one desire viz., that of circumventing Mr. Meadows and outwitting his vigilance. She knew the horses were not properly attended to; and when Lang justly indignant at the proceeding, told her Bess had been put in one of the carts and sent out with a load for the docks, Mrs. Mortomley was fain to make an excuse to get rid of the man, that he might not see the passion of grief his news excited in her.

Helpless they were, both Mortomley and

his wife. Ciphers where they had once had authority; mere paupers, living on sufferance in a house no longer theirs; by rapid degrees Dolly was learning what liquidation by arrangement really meant, and why Mr. Kleinwort had said her husband would find bankruptcy not all pleasure.

While she was pondering how to get away from it all, how to escape from the sight of ills she was powerless to cure, and the sound of complaints to which she was weary of listening, Thursday came, and with a, to her, startling discovery. Mr. Meadows, who after the first morning or so, decided it was more comfortable to lie in bed late than to get up early, had on the Wednesday evening left on Mr. Lang's desk a memorandum concerning some account-books which he wished sent up to Salisbury House, said memorandum being pencilled on the back of part of the very note at the end of which Mr. Swanland had made that inquiry concerning Mr. Mortomley's letters previously recorded.

This precious morsel Lang carried to Esther,

who carried it to her mistress, who in her turn demanded from Mr. Meadows an explanation as to how it happened his employer dared to intercept her letters.

Mr. Meadows was civil but firm. He told her Mr. Swanland had a right to everything about the place or that came into the place. He had a right to Mr. Mortomley's letters, and inclusively Mrs. Mortomley's. Mr. Meadows did not think it was usual for a lady's letters to be opened; but Mr. Swanland had law on his side. He had also law on his side when he refused to pay the corn-chandler for oats sent in for the horses the day before the petition was presented. Mr. Meadows had no doubt the man thought himself hardly done by in the matter, but he must be regarded as a creditor like every one else.

Further, Mr. Meadows admitted—for Mrs. Mortomley having at length commenced to speak concerning her grievances, thought it too good an opportunity to be lost about airing them all—that there might be an appearance of injustice in setting down small country

traders who had paid for their colours in advance as creditors, but Mr. Swanland could only deal with the estate as he found it, and if he sent on the goods ordered, he might have to make up the different amounts out of his own pocket. Moreover, after various indignant questions had been asked and answered in a similar manner, Mr. Meadows professed himself unable to imagine why Mrs. Mortomley had paid, and was paying for the maintenance of himself and the other two gentlemen in waiting. He was quite certain Mr. Swanland would not be able to satisfy the creditors if he repaid her the amount so disbursed.

"I assure you, ma'am," finished Mr. Meadows, "I have often felt that I should like to mention this matter to you, and would have done so, but that I feared to give offence. I know you imagine I have taken too much upon me since I came here; but indeed I have endeavoured to keep unpleasantnesses from you. In cases like these, if a lady and gentleman will remain in the house, as you and Mr. Mortomley have done, it is impossible they should find

things agreeable. As I have often said to your servants, you ought to have left the morning after Mr. Swanland came down, and then you would have been out of the way of all this."

Having delivered himself of which speech, spoken quietly and respectfully, Mr. Meadows waited for any observation which it might please Mrs. Mortomley to make.

She made none. She stood perfectly silent for about a minute.

Then she said—"You can go," and quite satisfied with his morning's work, Mr. Meadows bowed and—went.

When he had closed the door after him, Mrs. Mortomley rang the bell.

"Esther," she began as the girl appeared. "directly you are at leisure begin to pack."

"You are going to leave then, ma'am?" said Esther interrogatively.

"Yes, at once. I do not know where we shall go," she added, understanding the unspoken question. "I must think, but upon

one thing I am determined, and that is not to stop another night in this house until Mr. Mortomley is master of it again. And if he never is again—"

"Oh! ma'am," exclaimed the girl in protest, and then she burst into tears.

"Don't cry," commanded her mistress imperiously. "We shall all of us have plenty of time for crying hereafter; but there are other things to be done now. Pack your own clothes as well as mine. I will see to your master's, and tell Susan to put up hers also."

"Do you mean, ma'am, that you mean to leave the house with no one in it but those men. What will become of all the things?"

"I do not care what becomes of them," was the answer. "Now go and do as I have told you."

On her way upstairs Esther encountered Mr. Meadows, who about that house seemed indeed ubiquitous.

"She is a good deal cut up, ain't she?" he said confidentially.

"It is no business of yours whether she is or not," Esther retorted indignantly.

"Whether she is or not," mimicked Mr. Meadows, "you need not fly out at a fellow like that. It is none so pleasant for me being planted in such a beastly dull hole as this. The governor might as well have sent me to take charge of a church and churchyard. That job would have been about as lively as this precious Homewood place."

"Pity you and your governor are not in a churchyard together," said Esther, with her nose very much turned up, and the corners of her mouth very much drawn down, and her cheeks very red and her chin held very high. "If there wasn't another trade in the world, I would rather starve than take to yours."

Having fired which shot—one she knew would hit the bull's eye—Esther went swiftly on her way, while Mr. Meadows proceeded, the weather being still wet, to solace himself by smoking a pipe in the conservatory; the consequence being that when Mrs. Werner, a couple of hours later came to call upon Mrs.

Mortomley, she found the drawing-room reeking of tobacco.

"They will bring their beer in here next," observed Dolly when she entered the apartment, and then she flung open the windows and commenced telling her story, for which Mrs. Werner was utterly unprepared.

She told it with dry eyes, with two red spots burning on her cheeks, with parched lips and a hard unnatural voice.

She did not break down when Mrs. Werner took her to her heart and cried over her as a mother might have done.

"Oh! Dolly," she sobbed. "Dolly, my poor darling—oh! the happy days we have spent together," and then she checked herself, and holding Dolly a little way off looked at her through a mist of tears.

"Why did I know nothing of this?" she went on. "Dolly, why did you not write and tell me? I thought everything was going to be straight and comfortable. I had not an idea you were in such trouble. Yes, you are right, you must leave Homewood. You have

remained here too long already—where do you think of going?"

"I have not been able to think," Mrs. Mortomley answered. "Advise me, Lenny. I will do whatever you say is best."

"Will you really, darling, follow my advice for once?"

"Yes—really and truly—unless you wish us to go to Dassell. I should not like, I could not bear to take Archie there now."

"No, dear, I do not wish you to go to Dassell. We have taken a house at Brighton for a couple of months, and I am going down with the children to-morrow. Come home with me this afternoon, and we can all travel together. That is if Mr. Mortomley is fit to travel. If not you and he must stay for a few days in town till he is able to follow. That is settled, is not it Dolly? I have to pay a visit at Walthamstow and will return for you in less than an hour. You will come, dear."

Dolly did not answer verbally. She only put her arms round Mrs. Werner's neck and

drawing down her face, kissed it in utter silence.

There was no need for much speech between those two women. Dolly had known Leonora Trebasson ever since she herself was born. They had grown up together. They had been friends always, and Mortomley's wife felt no more hesitation about accepting a kindness from Mrs. Werner in her need than Mrs. Werner would have experienced had it been needful for her in the halcyon days of old to ask for shelter and welcome at Homewood.

And as the visit was to be paid at Brighton, Dolly did not find the contemplation of Mr. Werner a drawback to the brightness of the picture.

Perfectly well she understood that when his wife and family were out of town, he never favoured them with much of his society.

Mr. Werner's god was business, and he did not care to absent himself for any lengthened period from the shrine at which he worshipped.

"I must just mention this to Archie," Mrs. Mortomley said at last.

"I will mention it to him," proposed Mrs. Werner. "We shall never get him to come for his own sake, but he will do so for yours."

"Thank you, Lenny," answered Mrs. Mortomley. "It does not signify for whose sake the move is made, so that it is made."

"Upon second thoughts," observed Mrs. Werner, "I shall not go on to Walthamstow to-day. I will stay and carry you off with me. You can give me some luncheon and let the horses have a feed, and that will be a far pleasanter arrangement in every way."

Dolly laughed and summoned Esther. "Mrs. Werner will lunch here," she said; "and find Mr. Meadows and send him to me."

"What do you want with that creature," asked her friend, and Dolly answered, "You shall hear."

Mr. Meadows entered the room and bowed solemnly to its occupants.

"You wanted me, ma'am," he said, standing just inside the doorway and addressing Mrs. Mortomley.

"Yes. I wished to know if you think Mr. Swanland can answer any questions that my husband's creditors may put to him, if Mrs. Werner's horses have a feed of corn—because if not, I must ask her coachman to put up at the public-house."

Mr. Meadows turned white with rage at this cool question and the sneer which accompanied it.

"That woman is a fiend," he thought, "and will trouble some of our people yet, and serve them right too;" but he answered quietly enough,

"I am certain, madam, that Mr. Swanland would wish every consideration to be paid to you and your friends, and I can take it upon myself to tell this lady's coachman to put up his horses here."

"You are very good," remarked Dolly. She could not have said, "Thank you," had the salvation of Homewood depended on her uttering the words.

"Has it come to that?" asked Mrs. Werner as Mr. Meadows retired, and Mrs. Mortomley answered—

"It has come to that."

Mrs. Werner found it a more difficult task to induce Mortomley to accept her invitation than she had expected it would prove; but eventually her arguments and his love for Dolly carried the day, and he agreed to go to Brighton, and stay with his wife's friend for a week, or perhaps ten days.

"I must get well," he said, "before the meeting of creditors, and I feel I can never get well here. You are very, very kind, Mrs. Werner. Dolly and I will be but dull guests I fear; but you must put up with our—stupidity."

And he stretched out his thin wasted hand which she took in hers, and there came before them both a vision of the old house at Dassell, embowered in trees, with its green lawns and stately park, its low, spacious rooms, its quiet and its peace, where he first met Dolly in the summer days gone by.

Looking back over one's experience of life, it seems marvellous to recollect how few words one ever has heard spoken in times of danger or of trial; how the once fluent tongue is paralysed by the overflowing heart; how trouble stands sentinel beside the lips, and bars the utterance of sentences which in happier times ran glibly and smoothly on.

In the time of their agony, Mortomley had nothing to say, and his wife but little.

He made no lamentation nor did she. Ruin had come upon them, and how they should make their way through it no man could tell; but they were silent about their griefs. It was upon the most ordinary topics Mrs. Werner and Mortomley discoursed, whilst Dolly's utterances to Esther were of the most commonplace description. How a portion of their luggage was to be sent to Brighton, and the remainder, except the small amount Dolly proposed taking with her, left at Homewood until further orders.

How Esther was to be certain to look after her own comforts, and purchase trifling

luxuries for herself, how Mrs. Mortomley depended on her writing every day, and trusting the posting of the letters only to Lang or Hankins—with fifty other such little charges—this was all she found to say while packing up to leave the dear home of all her happy married life in the possession of strangers. *And such strangers.*

As she thought of it, Dolly flung open the window and looked out.

Oh! fair—fair home—smiling with your wealth of flowers under the dark autumnal sky, can it be that when those whose hearts have been entwined about you are gone, who have loved you with perhaps too earthly a love, are departed, you shall turn as sweet a face and give as tender a greeting to the future men and women destined to look upon your beauty as you did to those who are leaving you for ever?

No, thank God, there comes a desolation of place as there comes a wreck of person; nature seems to sympathize with humanity, and when the old owners have been torn from

the soil, the soil as if in sympathy grows weeds instead of flowers—grows a tangle of discontent where sweet buds were wont to climb.

If in prophetic vision Dolly had been able at that moment to see Homewood as it appeared six months after, she would have felt comforted. As it was, she looked forth over the sweet modest home which had been hers and his with a terrible despair, but she bore the pain in silence.

"First or last," as Esther said afterwards, "she never heard a murmur from husband or wife."

Which was perhaps why she loved them both so well. With every vein in her heart that simple country girl, who was not very clever, but whose heart stood her amply instead of brains, loved the master and mistress upon whom misfortune had fallen so suddenly, and to her thinking so inexplicably.

Physically she was not brave, but she would have faced death to keep trouble from them. She was not possessed of much courage; no, not the courage which will go downstairs alone

if it hears a noise in the night, but she would have encountered any danger had Dolly asked her to do so.

It was well Mrs. Mortomley possessed a larger amount of common sense than any one gave her credit for, otherwise she might have incited her maid to deeds the execution of which would have filled Mr. Forde's soul with rejoicing. Dolly sternly prohibited all looting from the premises. Not a trunk she packed or saw packed, but might have borne the scrutiny of Mr. Swanland himself, and yet the modest bonnet-box and portmanteau carried down into the hall failed to meet with the approbation of Mr. Swanland's man.

"I am very sorry, ma'am," he said, "but I cannot allow these things to leave the house without Mr. Swanland's permission."

Dolly turned and looked at him. I think if a look could have struck him dead where he stood, he had never spoken more.

With all the authority of Salisbury House behind him, Meadows quailed at sight of her face, wondering what should follow.

But nothing followed except this:

"Take those things upstairs at once," she said, turning to Esther and Lang, "put them in my dressing-room with the other boxes, and bring me the key of the door."

"I do not know, madam," remarked Mr. Meadows, emboldened by what he considered her previous submission, "whether you are aware that if you lock the door we can break it open."

Then Dolly found tongue.

"Do it," she said; "only break open *any* door I choose to lock, and I will make things unpleasant for you and your master too. I have endured at your hands and his what I believe no woman ever endured before, but if you presume another inch I will have justice if I carry our case into every court in England."

She did not know, poor soul, her cause had been settled in a court whence there is no appeal, and for that very reason speaking fearlessly her words carried weight.

Mr. Meadows shrank out of the hall as if she had struck him a blow, and Dolly leaning

against the lintel of the porch and looking at Mrs. Werner's carriage and horses, which were framed to her by a wreath of clematis and roses, felt for the moment as if she had won a victory.

And by her retreat she had; but it is only after the battle any one engaged can tell when the tide of war began to turn.

It turned for the Mortomleys then. It turned when Mrs. Mortomley lifted up her voice and defied Mr. Swanland's bailiff. In that moment she ensured ultimate success for her husband —at a price.

The years are before him still—the years of his life full of promise, full of hope—that past of bankruptcy, recent though it may be, is, nevertheless, an old story, and the name of Mortomley is a power once more.

There is nothing the man is capable of he need despair of achieving, nothing this world can give him he need fail to grasp, and yet—and yet—I think, I know, that rather than go forth and gather the pleasant fruits ripening for him in distant vineyards, rather than pay the

price success exacted ultimately for her wares, the man would have laid him down upon the bed a man in possession held in trust for his employer, and died a pauper, entitled only to a pauper's grave.

But no man can foresee. Happily, or else how many would live miserable.

Dolly could not foresee; she could not foretell the events of even four-and-twenty hours. But she was nice to others in that her time of trial, and the fact served her in good stead in the evil hours to come.

"I think," she had said to Esther, "that Lang and Hankins would like to see Mr. Mortomley before we go. Lang had better give my husband his arm downstairs, and Hankins can help him into the carriage."

It was nice of Dolly, it was never forgotten about her for ever. It never will be till the children's children are greyheaded. By the carriage door stood the pair, hats in hand, tears running down their cheeks, speaking across Mrs. Werner to their master; their master whom they had loved and robbed, cheated and served

honestly, believed in and grumbled concerning through years too long to count. And away in the background were a group of men, the faces of whom appalled Mr. Meadows, men who would have pumped on him had Mrs. Mortomley given the signal, who loved their master, though it might be they had not acted always honestly or straightforwardly by him, and who would at that moment have done any wickedness in his service, had he only pleased to show them the way.

With a mighty effort Dolly choked back her tears.

She heard the men say,

"And we wish you back, sir, better."

To which Mortomley replied,

"I hope I shall be better, but you will see me here no more."

"No more." Lang opened the door of the carriage for Dolly, who shook hands with him and his colleague ere the vehicle drove off.

"No more." Mortomley had said in those two words farewell to Homewood.

No more for ever did a Mortomley pace the

familiar walks, or cross the remembered rooms. No more—no more—with the wail of that dirge in their ears the men went back to their labour exceedingly sad in spirit.

Mr. Meadows, however, was not sad. He sought out Esther crying in a convenient corner.

"Well, I am glad they are gone," he exclaimed, "and shall I tell you why?"

"You can if you like," Esther agreed, wiping her eyes with her muslin apron, which she had donned in honour of Mrs. Werner, "though for my part I do not care whether you are glad or sorry."

"Well, when I came here I was told to *watch your mistress*, and it has not been a pleasant occupation. I told Swanland it was all gammon thinking she was not on the square. Of course we know all about that, but he said his information from some one—Forde, I suppose, was clear, and that money was put away, and I must find out where. As if," added Mr. Meadows, with a gesture of ineffable contempt, "people like your people did not

fight to the last shot, did not eat the last biscuit before surrendering. Of course I understand the whole thing, and I have but to repeat, so far as I am concerned, I am —— glad they are gone."

"Let me pass, please," said Esther with a shudder. "I do not want to hear anything more about you or your master, or Mr. Forde —or—anybody," and her tone was so decided, he stepped aside and allowed her to pass without uttering another word.

CHAPTER XIII.

DOLLY WRITES A LETTER.

It may be questioned whether that particular member of the Mortomley family, who made ducks and drakes of the Dassell ancestral acres, felt anything like the grief at losing his patrimony which Archibald Mortomley endured when he stepped across the threshold of Homewood with the conviction strong upon him that he should return there no more.

Everything in this world is comparative. To lords temporal and spiritual, and to honourable gentlemen of the House of Commons, and to millionaires east of Temple Bar, that clinging of the Irish peasant to his mud cabin and couple of acres of bog, would seem a

luxuries for herself, how Mrs. Mortomley depended on her writing every day, and trusting the posting of the letters only to Lang or Hankins—with fifty other such little charges—this was all she found to say while packing up to leave the dear home of all her happy married life in the possession of strangers. *And such strangers.*

As she thought of it, Dolly flung open the window and looked out.

Oh! fair—fair home—smiling with your wealth of flowers under the dark autumnal sky, can it be that when those whose hearts have been entwined about you are gone, who have loved you with perhaps too earthly a love, are departed, you shall turn as sweet a face and give as tender a greeting to the future men and women destined to look upon your beauty as you did to those who are leaving you for ever?

No, thank God, there comes a desolation of place as there comes a wreck of person; nature seems to sympathize with humanity, and when the old owners have been torn from

the soil, the soil as if in sympathy grows weeds instead of flowers—grows a tangle of discontent where sweet buds were wont to climb.

If in prophetic vision Dolly had been able at that moment to see Homewood as it appeared six months after, she would have felt comforted. As it was, she looked forth over the sweet modest home which had been hers and his with a terrible despair, but she bore the pain in silence.

"First or last," as Esther said afterwards, "she never heard a murmur from husband or wife."

Which was perhaps why she loved them both so well. With every vein in her heart that simple country girl, who was not very clever, but whose heart stood her amply instead of brains, loved the master and mistress upon whom misfortune had fallen so suddenly, and to her thinking so inexplicably.

Physically she was not brave, but she would have faced death to keep trouble from them. She was not possessed of much courage; no, not the courage which will go downstairs alone

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In the same room she and Dolly had their afternoon cup of tea, and then Dolly and her hostess repaired to Mrs. Werner's dressing-room, and sat chatting there until it was time for one of them to dress for dinner, to which a select party had been invited.

Mrs. Mortomley declined to join that party, but sat idly in a great arm-chair, watching the progress of her friend's toilette, and thinking that Leonora grew handsomer as she grew older.

When she was fully arrayed in all the grand apparel in which it rejoiced Mr. Werner's heart to see her decked, Dolly put her arms round her neck and kissed and bade her good-night.

"For I shall not see you again till the morning, dear," she said. "If I want anything I will ask your maid to get it for me. No; I shall not be hungry, or thirsty, or anything, except thankful to remember we have made a wise move at last and left Homewood.

"Very well, Dolly," answered Mrs. Werner, humouring her fancy. "You shall be called

in good time to-morrow, so as not to be hurried; and if you want to write any letters you will find everything you want in my little room," saying which she pushed aside a curtain and passed into an apartment scarcely larger than a closet, but fitted up with dainty furniture, pretty inlaid cabinets, and a few water-colour drawings.

"No one ever comes in here except myself," said Mrs. Werner, "and you will be quite uninterrupted. See here is note-paper and there are envelopes. And—"

"Thank you," interrupted Dolly, "but I shall not want to write any letters again for ever," and with one more good-night and one more lingering look at the stately figure, which in the pier-glass she had mentally balanced against her own, Dolly opened the door which gave egress on to the landing, and stepped swiftly and lightly along the passage leading to the apartment where she had left her husband.

On the thick carpet the sound of her tread fell noiseless, and failed to disturb the sound

sleep into which Mortomley had sunk. When before had she seen him slumber so quietly? Dolly sat down before the fire, and still full of thankfulness for the deliverance from Homewood and its thousand and one petty annoyances, tried to look out over the future and shape her plans.

After she had been thus occupied for about half an hour, she suddenly recollected she had not left with Esther an address which should find her at Brighton, and vexed at an omission which might cause even a night's anxiety to a girl who had been so faithful to her, she stole quietly out of the room, intending not merely to send a note to Esther, but also a few lines to Rupert and a letter to Miss Gerace, whose epistles probably had been intercepted by Mr. Swanland.

In the apartment of which Mrs. Werner had made her free, the gas was lighted. Dolly turned it up a little, and after searching for a pen to suit her, began her correspondence.

For some time she wrote on without interruption. She finished her short note to

Esther; she scribbled a few hasty words to "My dear little girl," and was half way through her rambling epistle to Miss Gerace, when her attention was distracted by the sound of a door shut violently, and by hearing Mr. Werner pronounce her husband's name in a tone of the keenest annoyance.

"Mortomley!" he exclaimed. "Damn Mortomley!" which, though perhaps not an unusual form of expression, fell cruelly on Dolly's ear.

With the pen still in her fingers, she rose from her chair while he went on.

"I would rather have lost five hundred pounds than that you should have brought either of them here. A man in business cannot afford to be Quixotic, and I cannot afford to be mixed up with Mortomley or his affairs. They must not stay here, that is flat, and they must not go to Brighton. Make what excuse you like, only get them out of the house."

"I presume you do not mean to-night," said Mrs. Werner, in a voice Dolly could have scarcely recognized as belonging to her friend.

"Hang it, Leonora," he retorted, "you need not look at me like that. I suppose I am master in my own house, and have a right to say who shall and who shall not visit here."

"A perfect right," she replied. "I merely asked a question, and I wait for your answer. Am I to turn *my friend* and her husband out of *your* house to-night?"

"I suppose not. I suppose they must stay," he said; "but, good Heavens, Leonora, what could you have been thinking of to bring a bankrupt and his penniless wife here! And I involved as I am with that infernal Chemical Company, and Forde full of the notion that as Mrs. Mortomley's money is condemned, at any rate, he can get her to sign some ante-dated paper, securing the bulk of her husband's so called debt to him. Upon my soul it is enough to drive a fellow mad. I tell you I will not be mixed up with the affairs of people too foolish or stupid to take care of themselves.

"Forde will get them into some mess they

will not readily extricate themselves from; Mortomley either wants sufficient moral pluck or physical energy to face the difficulty, and yet you bring them here!"

"They shall not trouble you after to-night," she answered.

"They had better not," exclaimed Mr. Werner, infuriated by her tone.

"And still you used to speak of Mr. Mortomley as your friend," remarked his wife.

"How often am I to tell you a business man can have no friends except those capable of advancing his interests, and bankruptcy cuts all ties of that sort. If Mortomley had been possessed of sufficient common sense to secure his flighty wife's fortune, there might have been some faint hope for him; but as matters stand there is none. If her friends do not come forward, they will have to apply to the parish within six months, and serve them right too."

Dolly gathered up her letters and laid down her pen, and stole from the room.

She had heard enough—she had heard how

they stood—where lay their danger—what they had to guard against; and she stood for a moment in the passage leading to the apartments Mrs. Werner had selected for them, with her hand pressed tightly over her heart, trying to realize that she had listened to Mr. Werner's words in her waking moments instead of in a dream.

And then next moment came the question, "When were they to go."

They could not remain another hour in Mr. Werner's house, that was certain. She could not take her husband back to Homewood, that seemed more impossible still. She doubted, though her experience was small, whether any hotel-keeper would beam with smiles at sight of a sick man accompanied by his wife and destitute of luggage.

Dolly sat down on the mat outside the bedroom door to think it all over.

They must go somewhere, and at once, where should it be?

She sat there plucking the wool out of the mat in her restless imaginings, while her

head grew hot and her eyes heavy with weary self-communing; she heard Mr. and Mrs. Werner go down stairs; she heard the stir and bustle of arriving guests; she listened to the buzz of talking and the light rippling of laughter, as one drifting out to sea in a rudderless boat might listen to the voices and the merriment of those safe on a shore fading away in the distance; she heard the rustle of the ladies' dresses as they passed in to dinner, and then it came to her like an inspiration—where she should go.

"I will do it. I will," she said almost audibly, and she turned the handle of the door gently, and crossing the room caught up her hat and shawl, and then closing the door behind her, went carefully down stairs, surveying the country she had to pass through over the bannisters.

Strange waiters were about and she passed through them unobserved, and sped off to the nearest cab-stand.

There she hired a vehicle, which she left waiting her return some half-dozen yards from Mr. Werner's house.

The door was fortunately open to admit of some guests invited to "come in the evening," and she entered with them and, unnoticed save by Mr. Werner's butler, crossed the hall and ran up stairs.

Arrived at her husband's side she touched him gently.

"Are you rested dear, at all? It is time for us to be going."

"Going!" he repeated, between sleeping and waking, "are we not at home?"

"No love, at Mr. Werner's."

He raised himself a little and looked at her.

"I think I have been asleep," he said. "Oh! now I remember, but I thought we were to stay here all night. It was arranged that we were, was it not?

"Yes, dear, but I find it is not convenient for us to do so. Visitors have come, and we ought not to intrude under the circumstances. There is a cab at the door. Can you walk with my arm or shall I ring for assistance?"

He rose, still looking dazed and bewildered, and she put her arm round his body and he

placed his arm round her neck; it was thus he had with weak and uncertain steps often paced his room at Homewood.

Trembling over the descent of each stair, she got him at length to the bottom of the last flight, and then beckoning one of the waiters, she asked him to help her husband to the door, while she herself searched for his top-coat and hat.

Whilst she was so engaged the butler appeared,

"Why, ma'am," he said, "you are surely never going back to Homewood to-night?"

"I find we must go," she answered; "I had forgotten something. I have left a note for Mrs. Werner upstairs, but do not tell her we have left until all the company have left. She —she—might be uneasy. I have borrowed a rug, tell her I will return it in a few days; and help Mr. Mortomley to the cab. Thank you, good night, Williams," and she put half-a-crown in his hand.

Poor Dolly! and half-crowns were not plentiful, and likely to be less so.

The driver touched his horse, and the hansom was out of sight in a minute.

"I wonder what *that* means," thought Mr. Williams. "For certain the governor was in a rare taking when he heard they were here."

But all the "takings" in which Mr. Werner had ever been were as nothing compared with that which overwhelmed Mrs. Werner when she heard of Dolly's departure.

She heard of that sooner than Dolly intended; for Messrs. Forde and Kleinwort, having driven down in the evening to see what pressure could be put upon Mrs. Mortomley to induce her to do what ought in Mr. Forde's formula "to have been done long before, make the St. Vedast Wharf people secure," came straight on to Mr. Werner's house in quest of the missing lady.

"Mr. and Mrs. Mortomley have gone, sir," explained the butler, who knew the manager as an occasional guest at his master's table.

"Gone, nonsense!" repeated Mr. Forde, pushing his way into the hall, and looking askance at the signs of feasting pervading the Werner establishment with an expression which said plainly,

'Just like all the rest of them. He can give parties while I am standing on the edge of a precipice. He has no thought for *me*.'

"I assure you, sir," answered the man, "Mr. and Mrs. Mortomley left here more than an hour ago. I assisted Mr. Mortomley into the cab myself."

"Then I must see Mr. Werner," said Mr. Forde determinedly.

"I am afraid—that he is engaged. We have company to-night, sir."

Mr. Forde turned as if he would have annihilated the speaker.

"He will see me," he shouted; "tell him I am here." And he strode into the so-called library, the door of which stood open, followed by Kleinwort, who, perhaps because he felt ashamed, perhaps because he was cold, looked curiously small and down-hearted.

After all, as he confided subsequently to Mr. Werner, it was none so pleasant being dragged across country and through town like a dog on the chain by even a companion charming as Forde.

"Shall I take your hat," inquired Williams, whose ideas of propriety were outraged by the sight of Mr. Forde seated in Mr. Werner's own chair in that sacred and solemn chamber; his hat on, his fingers beating the devil's own tattoo on the table.

"No," he growled, and the man retreated, catching sight as he went of a significant shrug of Mr. Kleinwort's shoulders.

Almost instantly Mr. Werner appeared. The butler opened the door for him to enter and forgot to shut it again.

"I want to see Mortomley," began Mr. Forde, without preface of any kind; "if he is well enough to travel, he is well enough to face his creditors."

"I will send and tell him you are here," answered Mr. Werner.

"No, I will go to him without any first message being delivered," said the other with an angry sneer.

"Pardon me," interposed Mr. Werner, "but you will do no such thing. It is not with any good-will of mine that Mr. Mortom-

ley is my guest, but since he is my guest he shall not be treated by you or anybody else like a criminal. If he choose to see you he can do so, if he do not choose you shall not see him."

"Do you dare say that to me?" asked Mr. Forde.

"Yes," was the reply, "and if you speak in that tone to me, I shall say a good deal more which you may not like to hear."

"Now—now—now—Werner," interposed Kleinwort, "you are always so much in too great haste. He meant it not. He would not order about in your house for ten thousand worlds."

"He had better not," Mr. Werner said, cutting short the thread of Mr. Kleinwort's eloquence, for he was indignant at being taken from his guests, and furious at the fact of Mortomley having taken shelter under his roof, and being instantly hunted there by Mr. Forde. "Williams," he continued going to the door, and addressing his butler, who was bustling about the hall,

"Let Mr. Mortomley know Mr. Forde is

here, and desires a few minutes' conversation with him. Now, gentlemen, *I* must bid you good-night. Williams will bring you wine or brandy if you only tell him which you prefer."

"Beg pardon, sir," interposed Williams at this juncture, "but—"

"Did you not hear me tell you to let Mr. Mortomley know Mr. Forde wishes to see him?" said Mr. Werner, emphasising each word with painful distinctness.

"Yes, sir, but Mr. Mortomley is gone."

"Gone!" repeated Mr. Werner, while Mr. Forde remarked audibly, "I do not believe a word of it."

And Kleinwort, pulling his companion's sleeve, entreated him piteously, "To be impulsive not so much."

"Yes, sir, went away with Mrs. Mortomley in a cab an hour and a half ago."

"Where did he go to?" asked Mr. Werner.

"Don't know, sir. No orders were given to the cabman in my presence or hearing."

Mr. Werner stood silent for an instant, then he said, turning to Williams,

"Ask your mistress to come down here. Say I will not detain her a moment." And while the man went to do his bidding, he walked up and down the room evidently as ill at ease as his visitors.

Into the room Mrs. Werner walked stately and beautiful, her rich dress rustling over the carpet, jewels sparkling on her snowy neck, amid her dark hair, and on her white arms.

She started at sight of the two visitors, but quickly recovering herself, gave her hand frigidly to each in succession.

"Ah! but, madam, we have no need to ask if your health be admirable," Kleinwort was beginning, when Mr. Werner interrupted his ecstacy with ruthless abruptness.

"Leonora," he said, "these gentlemen want to know where Mr. and Mrs. Mortomley have gone. If it is no secret, pray inform them."

"They are here," she instantly replied.

"No, they are not; they left in a cab an hour ago or more. Can you imagine where they have gone?"

[illegible]

[illegible]

[illegible]

"The note is intended for me, Mr. Forde, I think," she said quietly, and opened the envelope after a courteous "Pray excuse me."

As she read her face darkened.

"Where are they, where have they gone?" demanded Mr. Forde eagerly.

Mrs. Werner lifted her eyes and looked at him slowly and absently, as if she had forgotten his existence.

"I do not know," she answered. "Mrs. Mortomley does not say, and I have not an idea unless they have returned to Homewood. Mrs. Mortomley unfortunately understood Mr. Werner objected to my having invited her and her husband here, and she hastened to leave a house where their presence was unwelcome."

Having unburdened herself of which statement, Mrs. Werner gathered up her ample skirt, and with a distant bow to both gentlemen left the room.

Mr. Werner went after her.

"Leonora," he said as she ascended the staircase, but she never answered him. "Leonora,"

he repeated, but still she made no more sign than if she had been deaf.

Then following rapidly, he stood beside her on the landing.

"Leonora," he entreated, laying his hand on her arm with a pleading gentleness difficult to associate with Henry Werner.

She stood quite still and looked at him with an expression he had never seen on her face before through all their married life, which God pity any man who ever sees it in the face of his wife, in the face of the mother of his children.

"Do not speak to me about them to-night," she said. "Hereafter perhaps, but not now," and her voice was changed and hard as Dolly had heard it.

"Will you give me her note?" he asked.

"Yes, it is your right," and she gave him the paper she held crushed in her hand, a paper on which Dolly had traced mad words in wonderful hieroglyphics.

After his guests had all departed, when the house was silent and quiet and lonely, and he

was quite by himself, Henry Werner smoothed out that crumpled manuscript and read the sentences Dolly had written in her haste.

There was much she had better have left unwritten, as there is in all such effusions, much that was feminine and foolish, and passionate and exaggerated. But it ended with two sentences which burned themselves on Mr. Werner's brain.

"If it were not for your sake, darling, I would wish that the man you have had the misfortune to marry might be beggared and ruined to-morrow—beggared, more completely ruined, more utterly even than we have been.

"As it is, I shall never forgive him—never for ever—never.

"DOLLY."

With a shiver Mr. Werner folded up Dolly's epistle and placed it in his pocket-book. Then he did a most unwonted thing for him; indeed, I might say unprecedented,—he poured out nearly a glass of brandy and drank it off.

"After all," he thought, "there is more in

having a wife who is fond of her husband than most fellows think. That little woman is as brave over her sick husband as a hen about a brood of young chickens. I wonder if she has taken him back to Homewood; or rather I do not wonder, for I know she would sooner do anything than that."

And in this idea he was perfectly correct; Dolly had found a shelter for her sick husband, but not at Homewood.

CHAPTER XIV.

THE BEGINNING OF A NEW LIFE.

Off one of the cross roads leading from Stoke Newington and Stamford Hill to Upper Clapton, there stood a few years back, and still stand, for aught the writer knows to the contrary, a few pairs of semi-detached houses, undoubtedly respectable as to position and appearance, but painfully small in their internal arrangement—houses suitable both as regarded rent and position for a couple of maiden ladies, for a widow and her son, for a newly married couple, or for any one in fact whose family chanced to be as circumscribed in number as his income in amount.

All told, these desirable residences contained

only seven rooms; but the windows of those rooms overlooked, both back and front, pleasant gardens, and the road in which they stood ended in a brick wall covered with ivy, so that the inmates were crazed with no noise of passing vehicles. Altogether a quiet out-of-the-world little Grove, for by that name it was called, which a person might have wandered about Stamford Hill and Clapton for ever without discovering, had he not chanced upon it by accident, or happened to know some one resident in it.

But Dolly Mortomley was familiar with that out-of-the-way nook.

A widow with whom she had been well acquainted in the old Dassell days, coming to London for the sake of being near her only son, had asked Mrs. Mortomley to look her out a house, *small, genteel, cheap,* in a *respectable neighbourhood, readily accessible to the City*—all these requirements being italicised; and after weary searching, Dolly wrote down triumphantly that she had found and taken the very residence described, and that if her friend would

send up her furniture, and come and stay for a week at Homewood while the place was put in order, everything should be made comfortable for her, so that she might walk, without any fuss or trouble, into her new home.

Mrs. Baker was the name of the new tenant who took possession of number eight, in which she lived for nearly two years,—to the great contentment of tradespeople, tax-collectors, and landlord, for she lived regularly and paid regularly, as only persons possessed of a fixed income punctually received, can do.

At the end of that time, however, her son fell ill, and the doctors advised that she should take him abroad for the winter.

Then ensued a difficulty. She had taken the house on a three years' agreement, and she did not wish to sell her furniture.

Clearly then, as all her friends said, the best thing for her to do was to let the house furnished until the end of her term, by which time she would be able to arrange her future plans.

This was in July. October had now come,

and the house was still on view. Keys to be had at Mr. Stilton's, Bank Street, Clapton, while once a week the rooms were swept, the furniture rubbed and dusted, and fires lighted, by a former servant, who having married only a few months previously, resided in the neighbourhood.

The house would not be furnished. The class of people who require furnished houses are not those desirous of renting one at about a pound or five-and-twenty shillings a week, and Dolly had already written to inquire whether the chairs and tables and other effects had not better be stored and the residence let unfurnished.

As she sat plucking the wool out of Mr. Werner's mat, the memory of this house had recurred to her. They would be quiet there. She could pay Mrs. Baker's rent without saying who were her tenants. Mr. Stilton knew her well, and would let her have the keys at once if she said the house was taken. She would have Susan over, and she would tell no one, except Father and Mr. Leigh, and perhaps

Rupert Halling, where she and her husband had taken refuge, and she would nurse him back to health in that quiet house where not a sound would disturb his rest, for she remembered Mrs. Baker telling her the people next door had neither chick nor child—nor piano.

It all came back to her like a vision of safety and peace. There Messrs. Forde and Kleinwort could not intrude; there they might shut their door and bar out the world, and not even Mr. Swanland could compel them to shelter a man in possession; there she could go into her kitchen undeterred by the thought of strangers loafing around the fire; there they might have their dry morsel in quietness; there she would be free from the scrutiny of Mr. Meadows, and the eternal bickering of workmen; there Mr. Bayley would have no right to come at early morn and dewy eve, and neither would Mr. Swanland's head and confidential clerk, who appeared perpetually at Homewood to hear Mr. Meadows' report, and to make sure the Mortomleys were not interfering with the business, or making

away with goods, or inciting the men to rebellion, or, in a word, misconducting themselves in any way which should authorise Mr. Swanland in taking active steps to teach them their true position.

As for Mr. Werner and all their former acquaintances, she tried to forget she had ever called a human being friend.

"What I have to do now I must do for myself," she decided, as she drove through the night, her husband's head pillowed on her shoulder. "If we must pass through the valley of humiliation, it shall henceforth be alone. We have trod it long enough in sight of the public."

Perhaps she underrated the extent of the responsibility she thus assumed; perhaps in her anger against Mr. Werner, and her remembrance of all the misery she had endured at Homewood, she omitted to look on the other side of the canvas, and see the picture of solitude, anxiety, poverty, and lingering illness ultimately painted there; but spite of this, though she took her bold step in haste,

she never repented it had been forced upon her—never, not even when she was weary and downhearted, not even when the burden seemed greater than she could bear, did Dolly regret she decided not to take her husband back to Homewood.

And yet, as she stood at the gate struggling with an unknown lock, her heart did sink within her for a moment.

It was only for a moment, however, for when after another fight with the key of the hall-door, she entered the house and lighted the gas with some matches she had been wise enough to purchase on her way, together with some other articles, a great sense of security and contentment came over her, and she felt, so far as she was concerned, if there had not been a bed or table in the house, if she had been compelled to sleep on the bare boards, she would cheerfully have done so rather than pass another night under the same roof with Mr. Meadows or any person of his profession.

Full of this feeling she returned to the cab, and asked the driver to assist her husband to

alight. Fortunately, he was a strong, capable fellow, or they must have sent for further assistance.

To her utter dismay, Dolly found it impossible to rouse the sick man to a sense of what was required from him, the moderate exertion of struggling to a standing position, and almost in despair she strove with all her strength to lift him from his seat.

"Let me try, ma'am," said Cabby, and he took Mortomley in his arms, and the moment after was supporting him on the side-path; then the strange man and she managed between them to lead him up the short walk and the little flight of steps leading to the hall door.

"Can we get him upstairs?" Dolly asked in despair, for one look at his face under the gaslight showed her his illness had returned, that he was as bad as he could well be.

"We can try, ma'am," was the answer.

"You must stay with him while I run up and light the gas," she remarked.

The man looked at the unpromising staircase, and at Mrs. Mortomley, panting and out of breath, and shook his head.

"I wouldn't try it if I was you," he said.

They placed him in an arm-chair, and then with mattresses brought from upstairs, made a comfortable enough couch in the back drawing-room.

When these preparations were completed, Dolly motioned the cabman to follow her into the hall.

"Haven't you got anybody here with you, ma'am?" he asked, with a rough sympathy in his voice and manner.

"I am all alone for the present," she answered. "Will you do something for me?"

"Aye, that I will, if so be I can," was the ready answer.

"First, how much do I owe you?" and when that pecuniary matter was settled to his entire satisfaction, Mrs. Mortomley said,

"I want you to fetch a doctor. Find one and bring him here as soon as you can. We won't quarrel about your fare."

"I am not afraid of that," he replied, muttering to himself as he climbed up to his box, "but I am afraid it is an undertaker rather than a doctor you will be wanting soon."

He was not absent more than half an hour, but in that time Dolly had arranged matters somewhat to her mind.

She discovered coals in the cellar, and a few pieces of wood in the kitchen-grate, and so managed to light a fire in the sick-room. She carried the chairs, upholstered in damask, and other items of drawing-room furniture into the front room, and substituted in their place articles from the upper rooms, which proved that Dolly had no intention of moving her husband to the first floor for some time to come.

From the contents of a travelling-bag, which having been taken straight out to Mrs. Werner's carriage, had escaped Mr. Meadows' scrutiny, she set out the dressing-table with a few toilet necessaries, and thus it came to pass that when the doctor arrived he found the house inhabited

not merely by human beings, but by that subtle essence of womanhood which may be felt but never described.

Already the house was a home, and this man who entered so many houses which were not homes did involuntarily homage to her achievement.

With a quiet tread he walked to the side of his patient, and stooping down over him felt his pulse, pulled up his eyelids, drew down the coverings, and laid his hand on his heart, then placed his own cool palm on the sick man's forehead. Then leaning his elbow on the mantelpiece, he proceeded to question Dolly.

"How long has he been ill?"

"Several weeks. I cannot now remember how many," she answered, making a movement as if to leave the room.

"He won't hear us," said the doctor. "You need not trouble yourself about that. Some one has been attending him, I suppose?"

"Yes," she answered, "but not in this neighbourhood; we have only just come here."

"So the cabman told me," he replied. "Has

he," indicating Mortomley with a turn of his head, "been living low?"

"He has had everything the doctor told me to give him."

"Beef-tea, wine, and so forth?"

"Yes, all sorts of wine, and everything we could think of or imagine."

"Just as I supposed," remarked the doctor. "And medicine, of course, draughts and drops, and those sort of things?"

"Yes; all that was ordered."

"And how does it happen a man in his state of health was out at such a time of night —out, in fact, at all?" asked the doctor suddenly.

"Because where we lived was killing him," Dolly answered; "because a dear friend wanted to take us to Brighton with her. And—and—well if I must tell you, other members of her family did not make us welcome when we got to her house in London, and I was obliged to bring him here."

"That is right," he said, nodding approvingly. "Always tell the truth to your

doctor. In return I will be frank with you. What your husband wants is not so much wine, or meat, or change, or anything of that sort usually recommended, but sleep. If he can rest, and I think he can, that may save him; but I tell you candidly his recovery will be tedious, and nothing except rest *can* save him. Good night. I will not send you any medicine at present, but I will look round early in the morning, and see what sort of a night he has passed."

And he held out his hand and departed, and Dolly was left alone.

When she paid the cabman for his second journey she gave him a letter, and put him upon honour to post it at some pillar-box where the collections were made at three in the morning.

That letter, written hurriedly and directed in pencil, ran as follows:—

"Thursday night.

"Dear Esther,—I have decided *not* to go with Mrs. Werner to Brighton. Directly you

receive this, please send Susan to Mrs. Baker's. You know the address. I will try to get over to Homewood to-morrow, but cannot do so till Susan comes here. Mr. Mortomley is very ill. Do not mention where we are to any one till I have seen you.

"Yours,

"D. MORTOMLEY."

The cabman was faithful. Though he might never see Mrs. Mortomley again, he honestly did her bidding, and accordingly about half-past ten o'clock the next morning Susan arrived, bringing the following note with her from Esther:—

"Friday morning.

"Dear Madam,—I have not kept Susan to take any of her clothes, as I wanted to get her away before Meadows was up. I think you will be quieter at Mrs. Baker's than any place else.

"Susan will tell you about Mr. Forde and Mr. Kleinwort; but perhaps you have seen them.

"They were greatly put out at finding you gone. I would not have told them where, but Meadows he did. No more at present from

"Your humble servant,

"E. HUMMERSON.

"Dear Madam,—I am sorry to hear Mr. Mortomley is so ill again. Please do not send Susan here, as Meadows might get talking to her."

After reading and re-reading this epistle, Mrs. Mortomley decided not to visit Homewood for some time to come.

CHAPTER XV.

MR. FORDE MAKES A MISTAKE.

MATTERS were not progressing pleasantly at Homewood. Relieved from his task of watching Mrs. Mortomley's movements, Mr. Meadows had spent the evening of her departure in the company of Messrs. Lang and Hankins at the public-house which they patronised, and the consequence was that he came downstairs next morning very late, and feeling, after a debauch following a period of enforced sobriety, not at all himself.

And there was nothing prepared for breakfast which he liked. Turner and the other man having been first in the field, had finished such delicacies as Esther had seen fit to set

before them, and when at length Mr. Meadows appeared he found to his disgust nothing to tempt his appetite. A pot of tea, with sugar and milk accompaniments, a boiled egg, a loaf, and a small quantity of butter, alone graced the board.

"I can't eat this, you know," said Mr. Meadows, pushing away the egg with an expression of loathing.

"Well, you can leave it then?" retorted Esther.

"Bring me some ham," he commanded.

"There is not any," she answered.

"Then send for some."

"Send for some yourself, and send the money with it," replied Esther, who was not destitute of that spice of the virago which gives flavour and variety to a woman's character.

Mr. Meadows looked at her darkly, then put his hand in his waistcoat-pocket, and produced some silver.

"Where is Susan?" he inquired.

"She is out," was the curt reply.

"When will she be in?"

"I do not know," Esther answered. "Never perhaps. She has gone after a fresh place, and that is what I intend to do before long."

"And that is just what you won't do, my fine young woman," he declared, "for you cannot leave without a month's notice."

"Well, we will see," she replied. "I have not to give notice to you anyhow. I am not your servant."

"You are Mr. Swanland's, which is about the same thing," was the answer. "You chose to stay on after he took possession here for your own pleasure, and you will stay on now for mine, or else we will go before the nearest magistrate and know what he says on the subject."

But he spoke to space, for Esther, too indignant to listen further, had already left the kitchen, and he was compelled himself to go out into the works and send a lad for the viands his soul desired.

He had not finished his repast before a cab drove up, containing Messrs. Forde and Kleinwort.

Turner, sauntering idly about the lawn, was accosted by them.

"I want to see Mrs. Mortomley," Mr. Forde exclaimed.

"She has not returned. She left yesterday, as Mr. Meadows told you, sir, with Mrs. Werner."

"Yes; but she has come back here."

"That she certainly has not," was the quiet reply.

The two men looked at each other; then Mr. Kleinwort said,

"We should like to speak just one word with that bright little maid, Esther I think you call her. Will you tell her so?"

"I will find her myself," said Mr. Forde, and he strode into the house, followed by Kleinwort. As they entered the kitchen, Meadows, looking little better for his breakfast, rose to meet them.

"Where is Mrs. Mortomley?" repeated Mr. Forde, evidently believing that iteration would bring him knowledge.

"At Mr. Werner's sir,"

Mr. Forde muttered an impatient oath.

"Where is that girl?—Esther, I mean."

Mr. Meadows went in search of her, and when she appeared, Mr. Forde remarked once again, that he wanted to see Mrs. Mortomley."

"She is not here, sir, she went away with Mrs. Werner yesterday."

"Yes, but she left Mrs. Werner's last night, and you know where she is now."

The arrow was shot at a venture, but it told. Esther coloured and looked confused.

"Come now, tell us where she is," said Mr. Forde in his mildest accents.

It was not of the slightest use trying to fence with the difficulty, so Esther grappled it.

"I do not know, sir," she answered; thinking she might as well tell a sufficient falsehood when she was about it.

"That is not the truth," remarked Mr. Forde.

"And if I did know where she was, sir," continued Esther, "I should not give her address to you or any one else without her permission."

"You are all a pack of thieves and swindlers together," observed Mr. Forde; including, with a comprehensive glance, Meadows and the two men and Esther, in the statement levelled against the Mortomley establishment; "and I don't know that I ought not to give you all in charge for conspiracy. I will send for a policeman, and see if he cannot induce some of you to find your tongues."

"I wish you would hold yours for a while," interposed Kleinwort. "Fact is, my good peoples, we want to see that dear, distressed Mrs. Mortomley, and do much good to her and that poor invalid husband, and after a day or two it will be too late by far. You come with me," he added, addressing Turner; "you, I see, have brains and can understand; let me talk with you."

And so he and Turner walked into the conservatory.

"I will give you one—two—dree—foar—five gold pounds, if you get me the place where to find our little lady," he remarked.

But Turner shook his head.

"I can't get it for you," he said.

"But that maid so nice knows where she is. You worm it out of her. You extract that knowledge."

"No, sir," answered Turner. "I will not. I am not aware she has the slightest idea where her mistress is; but if she has, I am not going to pump her to please you. Put up your money, sir. God knows I have always thought badly enough of our calling, but I think it respectable in comparison to the callings I have seen followed by rich people since I came here; and badly as I want five pounds, if I could take it to play the spy on a lady like Mrs. Mortomley, I ought to be shot—that is what ought to be done with me; and I have no more to say."

"What can these beastly English brutes see in that Mrs. Mortomley to make them loyal so senselessly," considered Mr. Kleinwort. "She has not golden hair like mine dear wife, nor eyes so blue; nor presence so imposing; nor that red and white so lovely; neither is she house-mistress so clever; nor big brains as have

some women. All she seems to be owned of is a sharp tongue and a big temper. But these Bulls are so stupid, they like to be goaded; they need not repose at home, as do we whose heads know no rest abroad."

For above an hour the pair remained at Homewood, thinking what could be done, but every one about the place they found either senselessly honest or stupid beyond belief; and at last, wearied and angry, Mr. Forde returned to the kitchen, and addressing Esther, remarked, "I suppose if I leave a note here, Mrs. Mortomley will have it?"

Then answered Esther demurely, "I'm sure I don't know, sir; you had better ask Mr. Meadows."

"What the — has Mr. Meadows to do with the matter," inquired Mr. Forde.

"Only, sir, that he sends all my mistress' letters to Mr. Swanland," explained Esther, delighted at a chance of at last airing that grievance.

"What does she mean?" inquired Mr. Forde, turning to Meadows.

"Nothing, sir, only that Mr. Swanland, as trustee, of course opens *all* letters."

Whereupon Mr. Forde made some remarks about Mr. Swanland, which, though a true chronicler, I must refrain from setting forth in print.

"I should think, sir," suggested Esther, when the storm had blown over a little, "that, if you sent a note either to Mr. Leigh or to Mrs. Werner, my mistress would have it. She is quite certain to send her address to them."

"Look here, my girl," said Mr. Forde, "I will give the note to you, and trust to chance. If Mrs. Mortomley has not given her address to you, which I believe she has, she will within twenty-four hours. Give me pen, ink, and paper."

And though letter-writing was against all Mr. Forde's principles, he thereupon sat down and wrote a note to Mrs. Mortomley, stating with what regret he had heard of her consulting a solicitor, and asking for an interview which he had no doubt would prove of ultimate

advantage to all concerned, "including Mr. Mortomley himself."

When he had finished, he laid the envelope and a florin on the table and summoned Esther.

"That is the letter," he remarked.

She took the letter and pushed aside the florin.

"My mistress left me enough money, thank you, sir," she said; "and I would rather not take any more from any one."

Mr. Kleinwort shrugged his shoulders as she retreated, and his friend pocketed the florin.

"Asherill had reason," remarked the German.

"What reason, and for what?" asked Mr. Forde.

"He would do nothing with those people," was the reply; "and, my faith, before you have finished, I think it may come to pass you shall wish you had let them choose their own lawyer, their own trustee, and liquidated their own estate for their own selves."

"But you yourself advised—" began Mr. Forde.

"Advised on your story which you swore was true. You said Mortomley was shamming sick; that the nephew was a rogue and fool combined; that the little woman had her own fortune secure; that besides, they had made one great *coup*, and put away money beyond count. Ah! bah! you great, stupid head—these two, man and wife, have been as senselessly honest as foolish, as even I, looking around, using my eyes, using my ears, can see, and you had better have treated them as such. Now I have said my say, now do as you like for the future."

"You are a clever fellow, Kleinwort, but you do not understand England or English people."

"That may be well," agreed Mr. Kleinwort, with a face like a judge, all the time he was laughing to himself at the innocence of his companion. As for Mr. Forde, what he liked to do in the future was this.

When Mrs. Mortomley received his letter she sent it to Mr. Leigh, requesting him to attend to it; and although the lawyer considered

it a somewhat curious and involved epistle, he repaired forthwith to St. Vedast Wharf.

Mr. Forde was within and visible.

"I have called," said Mr. Leigh, after the first ordinary courtesies had been exchanged, "to speak about a letter you sent to Mrs. Mortomley a few days ago."

Mr. Forde rose and put his hands in his pockets. "You will not speak to me about it, my good sir; depend upon that," he observed.

"I think you must have misunderstood me," ventured Mr. Leigh in amazement.

"No, sir, I have not," was the reply. "I wrote a friendly letter to Mrs. Mortomley, and instead of coming to me herself she sends a lawyer. I will have nothing to do with you, sir. There is the door; be kind enough, as you came through it, to go out through it."

"Certainly," agreed Mr. Leigh, "but—"

"Leave the room, sir," roared Mr. Forde. "Will you go out of the premises peaceably, or must I put you out?"

"Mr. Forde," remarked the lawyer, "you

must be mad or drunk. In either case I can have no wish to remain in your company. Good morning."

"Leave the room, sir," repeated Mr. Forde. He was one of those men who think some charm lies in shouting out a certain form of words so long as any one can be found to listen to it.

"Good morning," said Mr. Leigh again in reply, and he left St. Vedast Wharf boiling over with rage.

As he proceeded up the lane he met a man with whom he had some acquaintance—a man recently elected one of the directors of the General Chemical Company, Limited.

"Why, Leigh," said this gentleman, "where are you coming from?"

"I am coming from being ordered off your premises by your manager," replied Mr. Leigh, still white with passion.

"My dear fellow, impossible—"

"Not merely possible, but true," was the answer. "I have a client of the name of Mortomley, who, some years ago, became

acquainted with your firm, and who has never done a day's good since. He is now in liquidation, and Mr. Forde wrote a note to Mrs. Mortomley, which I can show you if you are at all interested in so small an affair, wanting to see her. She did not want to see him, and so sent his communication on to me; but when I went to speak to him he flamed out on me as if I had been a pickpocket, ordered me off the premises, and behaved, as I told him, as if he were either mad or drunk."

"Humph!" said the new director. Mr. Forde had within the previous half-hour dealt himself a worse card than had ever before lain in his hand. "If you want an apology, Leigh, the idiot shall send you one—but—"

"Apology!" repeated the lawyer, "do you suppose I would accept one if the maniac sent it; but look to yourself, Agnew. There is something awfully rotten about your company, or I am much mistaken."

"I quite agree with you," was the reply; and the pair parted company; but instead of entering St. Vedast Wharf, Mr. Agnew turned

along a cross lane, and thought Mr. Forde over quietly and at his leisure.

When he had thought him over he retraced his steps, and entered the offices, where Mr. Forde greeted him as though he had never spoken an insolent or unkind word to any one.

"Fine morning, sir," he declared. It was a curious fact that the moment the Mortomleys left Homewood the rain ceased.

"Yes, very fine," Mr. Agnew agreed, walking to the window. He was the most silent person Mr. Forde had ever encountered. He wore his hair parted down the middle, he used scent, his hands were very small and white, his clothes came from a West-end tailor, and he had married the daughter of some country magnate. Altogether, every one liked him at the board, because he did not interfere, because he was a gentleman, and because, as one of his fellow-directors said,

"He is a HASS. If you want my opinion of him, that's what he is—a HASS."

And so nobody feared and no one cultivated him, and he moaned about the premises at

various hours, asking unconnected questions, looking at the books in a desultory sort of way, tolerated at the wharf as a simpleton might have been, and seeing much more than any one gave him credit for.

One of the questions he asked Mr. Forde quietly and in a corner on that especial day related to the estate Mr. Swanland was liquidating.

"About Mortomley now," he said confidentially.

"I am sorry to tell you, sir, I have been entirely deceived in that blackguard," answered Mr. Forde. "I trusted him as I would my own brother, and he has run away with I should be sorry to say what amount of money; but we shall catch him yet I hope," added Mr. Forde; "and Swanland says there will be a capital dividend. But one does not know who is honest, one does not, indeed. I shall never advise giving another man time."

"I really do not think I should were I you," said Mr. Agnew. "It makes matters unpleasant if things go wrong."

"Aye, that it does," said Mr. Forde, "though

that would not matter much if all my directors were such Zanies as you," he added mentally.

For it was a curious fact that Mr. Forde conscientiously believed if he could only be rid of the interference of his directors for a month, or obtain an entirely new set whom he could direct as he pleased, fashioned perhaps upon the model of Mr. Agnew, he should be able to make such play with the resources of the Chemical Company, that he might raise it to the pinnacle of commercial success.

Beyond keeping his situation he had really very little good for himself, notwithstanding his manœuvring, notwithstanding the risks he had run, the almost maddening anxieties in which he had managed to entangle himself.

Heaven knows the game had not been worth the candle, but then, when a man begins a game, he cannot tell the end; and when the game is ended, it is too late to fret about the cost.

If ever an essentially round person had the misfortune to be placed in a square hole, that person was Mr. Forde; and not all his loud talk and vehement self-exertion could fill the

vacant corners or give him any real sense of security in his position.

Nevertheless, to that position he held on as a man might cling to the last to a sinking vessel.

So long as he could keep his head above water at St. Vedast Wharf, there was hope that some friendly ship might rescue and bear him off to safety.

"You wait," said Kleinwort to him, when they were discussing the pig-headedness of the directors and the general and disgusting ingratitude of small customers, who would keep failing, and thus drew attention to those accounts which were of regal magnitude. "You wait; do not inquiet yourself more than you can avoid. I have one idea that we should be able to do much good together. Once I make a great *coup* that is in mine head, then we shall see much. Amongst more if Bertrand Kleinwort cannot put a fortune in the way of his friend."

"Thank you, Kleinwort," replied Mr. Forde gratefully. "I know I can trust *you*."

Which showed an amount of faith difficult to conceive of any one possessing in the sceptical nineteenth century.

But Mr. Forde had an enormous capacity for believing in things he desired should come to pass.

And this was really a great pity.

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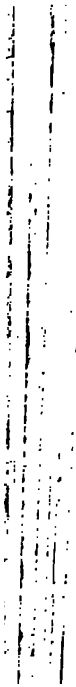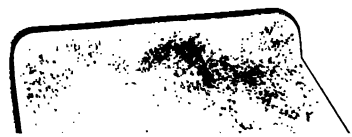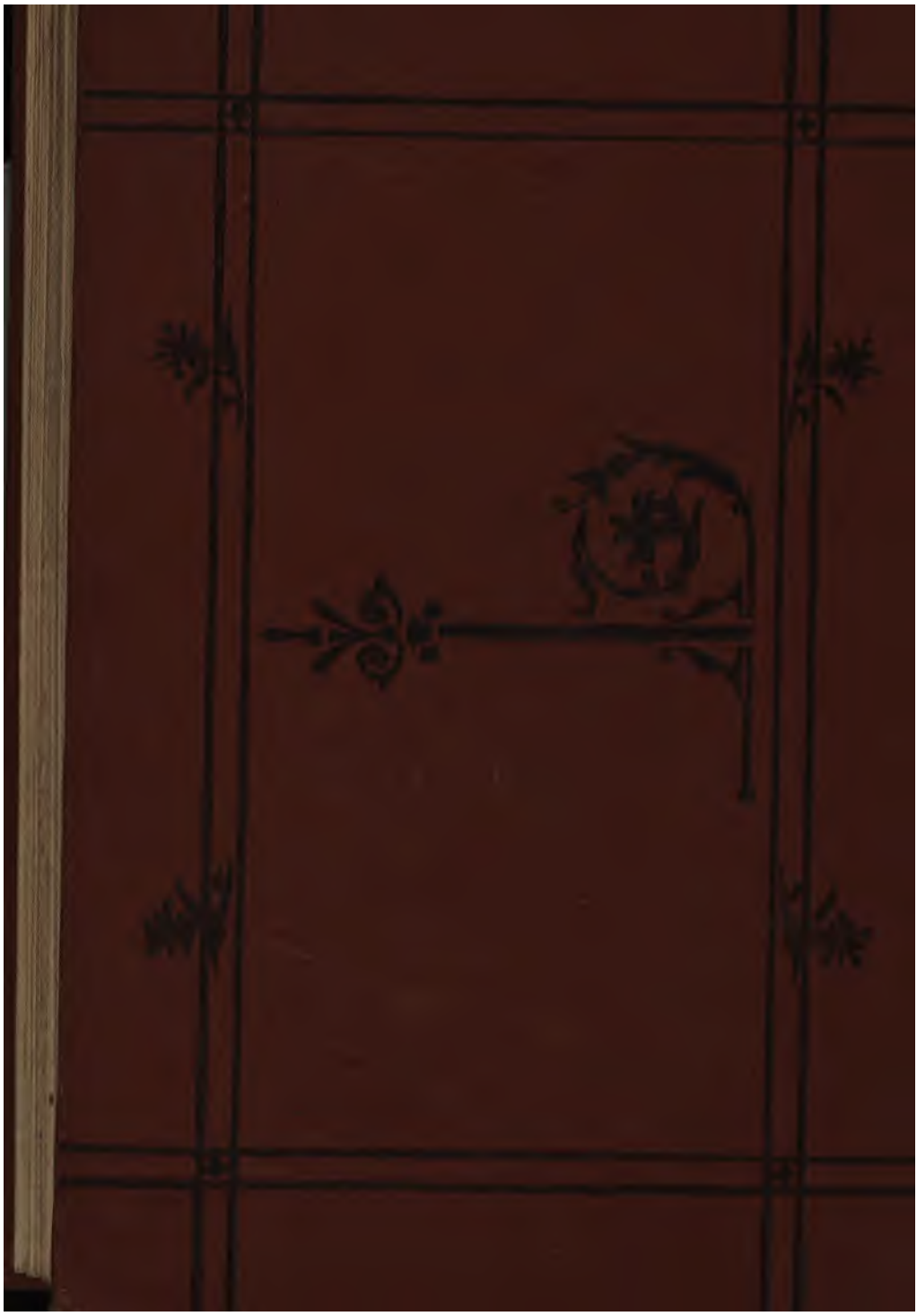
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